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ABSTRACT

Unconventional advice to help college graduates be successful is offered. Ways to find sources of money (i.e., jobs) are described, including: using services or products offered through the mail, making phone calls to build a network of contacts in a particular industry, attending seminars to further one's knowledge of a field, learning about associations that could help one's career, and using directories and other reference tools. The value of reading, especially nonfiction books and materials such as newsletters, newspapers, and magazines, is stressed. Information and perspectives concerning the economy are also provided, along with advice on saving and investing money, including real estate investments and tax shelters. Learning how to research a topic, use the library, and communicate are identified as important outcomes of a college education. Students should choose a research topic that is related to the industry or field they may be interested in pursuing, since student reports can be applied to gain employment, to act as a consultant, or to self-publish the information. Perspectives on creativity are also offered and linked to problem-solving, communication skills, humor, experience, and power. The choice of a career and the possibility of starting a business are also addressed. An annotated bibliography is included. (SW)

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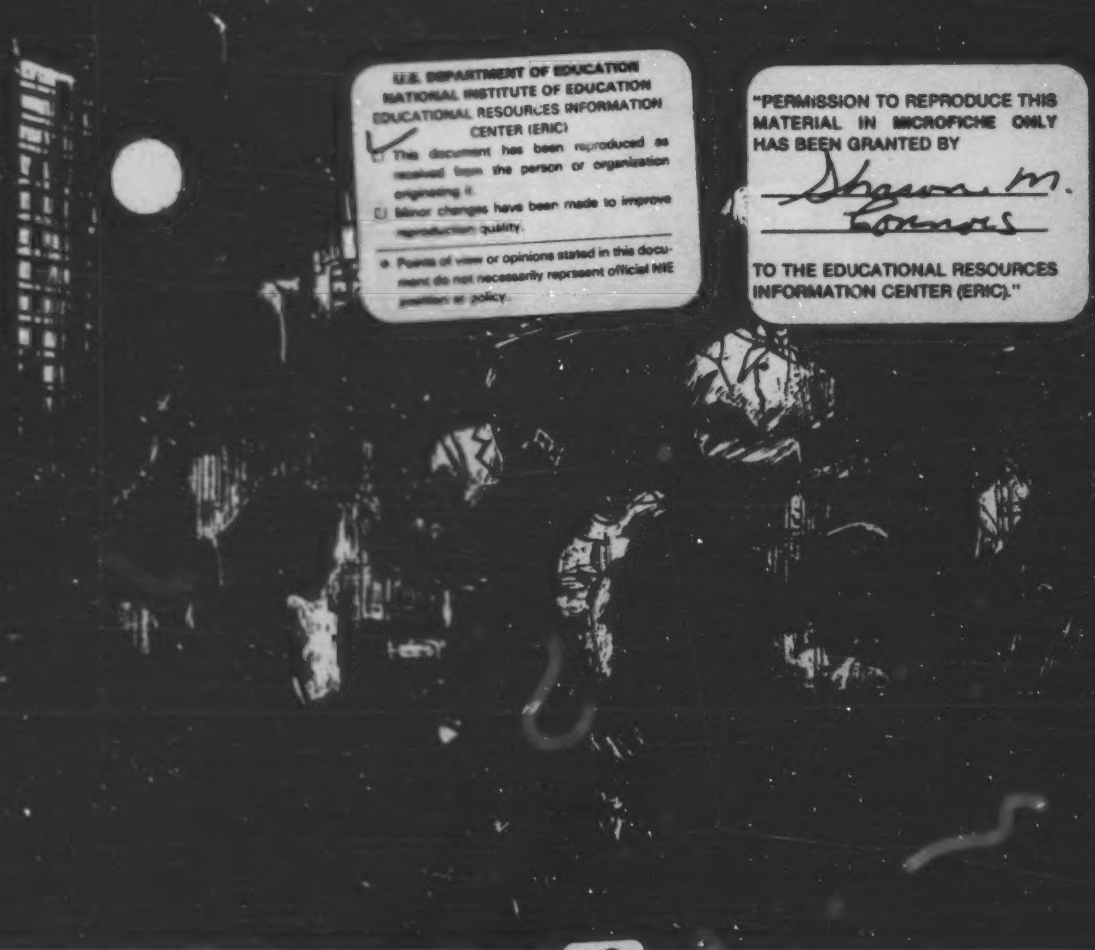

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HOW TO
SURVIVE AND PROSPER
IN THE REAL WORLD AFTER GRADUATION

An Unconventional Approach to Achieving Your Success

by Shawn M. Connors

Published by:

Connors & Associates Publishing
3721 South Westnedge Avenue
Suite 62
Kalamazoo, MI 49008

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DEDICATION

This book is dedicated to my father, John M. Connors. My father is a tough American businessman and a risk-taking entrepreneur. He built a small, one-person operation into a corporation that employs well over 200 people and has over 10,000 corporate clients in all 50 states as of this writing. My father is living proof that the American Dream is real and still possible. I am really proud of my dad.

Best Wishes,
Dawn M Connors

One ship drives east, and another west
With the self-same winds that blow;
'Tis the set of the sails
And not the gales,
Which decides the way to go.

Like the winds of the sea are the ways of
fate;
As the voyage along through life;
'Tis the will of the soul
That decides its goal,
And not the calm or the strife.

- Ella Wheeler Wilcox

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How to Read This Book

Any lack of reference to the female gender is strictly due to the limitations of the language. This book applies to both sexes.

It is my recommendation that you read this book at least twice. Underline information that is of value to you. Follow up by using the reference section of this book. Information is going to be your foundation as you begin construction on your future. Make every effort to retain and apply the ideas and suggestions you are about to read. I hope How to Survive and Prosper in the Real World After Graduation becomes a valued part of your personal library. Keep this book in your possession at all times for an instant reference. Books have a way of disappearing when you lend them out.

Drop me a line and let me know how you liked it.

INTRODUCTION

You are completely responsible for your own prosperity and happiness. The potential number of opportunities available to you is limitless. And the thrill of participating in the real world will provide you with energy and motivation you did not know you possessed.

When you purchased this book, you demonstrated a special quality. You are one of those few people truly hungry to succeed. If you continue to define your goals and pursue them with all your heart, you will be a roaring success in this life.

If you wish to be successful, you should make a habit of studying successful people. What do they do that makes them what they are? You will soon learn that there is something different about successful people. They do not do things in a conventional manner. They zig when everyone else zags. They buy when everyone else is afraid to. And they discipline themselves to sell when everyone else is buying. They understand the long quiet hours of preparation and study. They lower their downside risk through know-how. They provide themselves with unlimited opportunity for gains based on their actions.

Successful people have unique guidelines and philosophies of life which sound like music to an ear weary of the conventional. They make the most of their life today but have a religious respect for tomorrow. They are curious, exciting and humorous. Successful people love life, and their eyes radiate enthusiasm. Your research will demonstrate that being successful and learning how to survive and prosper in the real world can be fun.

Lewis C. Robbins, MD, MPH is one of the most modest and underrated men in this country. Dr. Robbins is a former Chief of Cancer Control for the U.S. Public Health Service. His accomplishments are too numerous to mention here. Dr. Robbins and his colleagues are responsible for saving thousands of people's lives. Dr. Robbins is 75 years young as of this writing. I recently asked Dr. Robbins what a young person should do if he is not satisfied with the conventional way of becoming involved in the real world. Dr. Robbins explained that he had learned the following principles the hard way:

- What a person thinks is more important than what someone else thinks for him.
- There is still a small voice in each of us, listen to it.
- Alternatives make us wealthy. The only real wealth lies in alternatives. And alternatives come in the form of information.
- A person must learn to write well. If a person can enhance the information that is available to him by his own attitudes, he will be enormously successful. A person should maintain a written log.
- A person must determine his own definition of success.

The preceding principles represent years of experience and will serve you well. Refer to them often because this is the stuff that success and prosperity are made of. A multi-media, audio-visual documentary on the professional life of Dr. Robbins is available from the International Health Awareness Center, Inc. (see references).

Someone once said "Give a man a fish and you feed him for a day, teach a man to fish and you feed him for a lifetime." The purpose of How to Survive and Prosper in the Real World After Graduation is to show you a different way to fish.

You can determine how wealthy you will be. You can determine where you will live and work. You can determine your own career on your own terms. This book is dedicated to people that are hungry to succeed. It is designed to help you to tap your own unlimited resources which are found in your heart and in your head. How to Survive and Prosper in the Real World After Graduation is for those searching for a little unconventional advice. And for those that are truly interested in the future, in building a better world for their children and the next generation, this author holds a special place in his heart for you.

CHAPTER ONE

Rule #1: Find the Money

Profit is good. Profit is not synonymous with greed, crime or cover-ups. Profits are not gross, excessive or outrageous. And profits should not be badmouthed by public officials or college professors. Profits are everyone's life blood. Your very survival depends on profits either directly or indirectly through taxed profits. If you can not accept this idea, it may be because you've been brainwashed by the news media and vote-seeking politicians. In fact, many university professors would have you believe that the word "profit" should be suspect.

If you believe profits are bad, you should consider reading some books on economics (see references). Challenge yourself on your own reasoning and try to come up with some hard answers. Know exactly why you think like you do about certain topics. What motivates the people that teach you and the people that influence you? Will you base your own opinions on solid facts and accurate data, or will you ignorantly nod with approval to over-simplified slogans and shallow statements? Do not blindly base your actions on public opinion or general consensus because it is usually wrong. Some research in basic economics may convince you that profits are great.

Why am I trying to build such a strong case for profits? Because you have to find the source of these profits. There is so much opportunity in the real world that it can be mind boggling if you do not determine what you want before you set out. You must learn to visualize your goals. Picture yourself doing the things necessary to achieve your goals, then turn your dreams into reality. A well-respected friend of mine once shared his definition of an intellectual with me:

> "An intellectual is a person who doesn't distinguish his dreams and goals from reality. In the intellectual's mind his future goals are so real to him that he considers them a reality before their time."

Know what you want. Define your goals and design a plan to attain them and visualize them as if they are real. An individual who knows exactly what he wants has a tremendous advantage over the rest of the population. Then find the money.

Where is the Money?

A simple answer is everywhere. The type of money you are interested in finding is money that is on the move. This is referred to as cash flow. Money that is on the move can usually be found near people that are on the move. These are people that make things move and shake, these are successful people. When you establish communication with one of these people, the fun has just begun.

Your first task is to establish a network of contacts. In most cases your contacts will put in extra effort on your behalf for one main reason. They like you! Your contact people will act as your guide in an unfamiliar environment. They will lead you away from disaster and danger and to safety and success. You will be amazed of how generous people are with their time and advice. Many people have built up an equity of knowledge which nobody has ever shown an interest in. Ask and you shall receive, because contrary to popular opinion most people are generous beyond belief. Your contacts will lead you to the cash flow because they are near it everyday.

How to Make Your Move

Most college graduates would think I was off my rocker if I told them one of the best things they could do is wait on tables at a nice restaurant or serve as a go-for in a corporation for a short period of time. They would balk at the idea of accepting a minimum wage job in a health spa for any length of time. Yet these are all techniques for putting yourself smack dab in the middle of the action. And truly successful people do not look down on another human being because of the job they are performing. Successful people possess a very rare and beautiful gift - it is called empathy. They will demonstrate an interest in you, and they

will want to know all about you. And most importantly, they will help you find and introduce you into the job you are seeking.

Successful people can spot someone that is hungry from a mile away. And if there is one item that is in tremendous demand everywhere, it is people that are hungry to achieve. There is simply not enough of this type of desire available. After just several weeks at this type of job you will be amazed at the world of opportunity that will open up for you. After many enjoyable conversations with those you serve, your problem will not be "getting a good job." The decision that will keep you awake at night is deciding which opportunity to take advantage of. Dozens of my friends have used this technique and found exactly the job they were looking for. And they never had to worry who was going to pay the placement agency (headhunters) their agency employment fees.

If you do not think you should stoop to this level with your college degree, then accept the fact that you may be passing up valuable opportunities for yourself. Prosperity does not distinguish between those with a college degree and those without a college degree.

A Multi-Million Dollar Education at No Cost

Marketing specialists, psychologists, media pros, business executives, entire servicing departments and transportation divisions from companies all over the world are anxious to help you at no cost. They want to entertain you as they educate you, and they want you to receive this education in the comfort of your own home on your timetable.

This education comes to you in the form of what many people refer to as "junk mail." I call it "gold mail." You should get on as many mailing lists as you can that are related to the professional field you are interested in. You should build a large file of these mailings. The people who produce these mailing pieces are some of the best business minds available. They have spent thousands of hours in hundreds of meetings targeting groups of people that have in some way demonstrated an interest in specific products and services. These people are pros at filling needs

and convincing people to pay for their services or products.

People everywhere have basic needs such as success, prestige, excitement, peace, love, security and a sense of well-being. Direct mail marketing specialists know how to fill these basic needs with specific products or services. These specialists use the AIDA formula to attract your interest: A - get Attention, I - arouse Interest, D - stimulate Desire and A - ask for Action. You can learn a great deal about what motivates people in a specific field by reviewing direct mail in the comfort of your own home.

Before you start mailing for more information on products or services change the spelling of your name on each request. Keep a record of which spelling went where. You will be amazed to learn who these companies sell and exchange their lists with. Above all do not let these people go unrewarded for providing you with a valuable education. If you "want" a product or service being offered, you have a great mailing. If you "need" the product or service being offered, you have a fantastic mailing. If you run into a great or fantastic mailing and you think you would enjoy "owning" the item, by all means buy it.

Beware of schemes of any kind that do not indicate what it is they are marketing. Most people in the real world are honest. However, there are always one or two bad apples in every bunch. Know exactly what you are investing in. As you review your file of mailings, you will also be contributing to your education in the amazing field of Direct Marketing (see references). Successful direct marketing specialists are in high demand.

Get on the Phone

Do not hesitate to contact a corporation that has established a solid image with their direct mail advertising or their display ads in magazines. Call these companies and ask for a marketing representative or the person responsible for the company's advertising budget. Tell them you are impressed with their products or services. Explain that you are considering getting involved in some aspect of the business and ask if they could lead you to an appropriate trade association or resource person. Most people will be helpful.

You may also consider contacting the publishers of magazines and asking for a rate card. Your librarian may have rate cards of magazines for you or one could be ordered by the library. Rate cards offer a detailed demographic profile of the readers of a specific magazine. This will clearly demonstrate the type of companies and individuals that are responding to the magazine's advertising. If you believe you can market these products or services, begin to build your network of contacts with the businesses that produce these items. Research these companies and then get on the phone and begin to identify the individual in the company that will be willing to be your contact.

Try to establish a gut feeling for the philosophies and unspoken rules that a particular industry operates by. Learn the "shop talk" of the industry. Be flexible in your exploratory conversations because the conversation could go anywhere. It is a good idea, however, to develop a standard dialogue just in case. Remember the AIDA formula when you are thinking of what to say. Be careful not to come on too strong. Speak in your natural voice and only say things you are comfortable with.

First call the switchboard and ask what the name of the person is who is in charge of marketing or advertising, etc. Tell the secretary you would like the correct spelling of the name, appropriate title, and proper mailing address. Explain you are addressing some correspondence, and you want to make sure your salutation is correct. Record this information, you will use it on a "Thank You" note after your conversation.

There are many little tricks salesmen use to get by the secretaries. They use first names like longlost pals, they say they are the ones returning the call, they say they have something the person may be interested in, and so on. Secretaries are pros at screening calls, sometimes I think they must stick gold stars on their typewriters for every salesman and job hunter they pick off trying to get to the boss. If the real world salesmen have a tough time getting to the boss, your chances are slim to zero.

To get to the boss, you're going to need something really different, something unique, something that stands out. I find the truth works the best. Just tell the secretary your name. Say that you're not selling anything, you're not looking for a job. Explain

that you're a college student or a young person...explain that you've prepared a couple of brief questions for Mr. Smith, and if he could just find a couple of minutes to talk, it really would be invaluable to you. You may have to return the call at a more appropriate time. But no matter how busy the person is, it is tough to turn somebody down who is making an honest request for a little assistance. According to the book, Further Up the Organization by Robert Townsend (see references), "You'll discover that, in this respect, the world is divided into self-important asses and authentic humans. You won't be able to get through to the former, and that's a pretty good indication they're not worth talking to."

You are attempting to build up a network of people in a particular industry to communicate with on a regular basis. Send everyone a simple thank you card for spending some of their time with you. People do not forget a small polite gesture. In many cases you will discover that the contacts in your network are some of the most respected people in the industry.

Remember that the publishers and marketing representatives that you will contact are filling needs for their own clients on the other end. After you have demonstrated your persistence and your ability to work hard, these representatives will consider it a service to their clients to pass your name on to them. Most corporations realize that their human resources are their most valuable asset. Corporate officers are very appreciative of these types of leads. And your contacts will be happy to offer his client a little extra service. Besides with you in the company the chances of that company continuing to work with the same magazines and advertising firms has been greatly enhanced. Contrary to popular belief there are so many win-win-win situations like this in the real world it is enough to take the breath out of you at times.

As you build your network, your questions will continue to improve, your shop talk will become more fluent, and you will become better read in important issues facing the industry. When you are ready to be employed, you will have something valuable to offer an employer of your choice. If you are still in school, building your network is a great hobby and a fun underground edu-

cation. And after you become employed your network could prove to be a gold mine in offering you leads and references in regards to your professional objectives.

Seminars - A Vacation Education

I once had a person ask me a question regarding what opportunities were available in my field (health management). I told him the opportunities are unlimited. He explained that he was considering going back to graduate school to improve his chances of getting a big paying job. He was looking for a career change. But let's stop here and clarify a few things. This person's objective was to land a higher paying job in the area of health management. He believed the way to achieve his goal was to attend graduate school.

There is absolutely nothing wrong with wanting to improve yourself by attending graduate school. However, this person had a family which he and his wife were supporting. His wife was going to increase her bread-winning responsibilities as he took a year to a year and a half to get his Masters. Attending graduate school may improve his general knowledge of the field. Although, I believe he was overestimating his return on investment regarding improving his earning power.

What if this person were to identify two to four well-selected seminars in the field of health management, which are put on by the leaders in the field? What if this person directed his financial resources to attending these seminars instead of going to graduate school? In the meantime, he could keep his present job and avoid a tremendous amount of stress that his family may otherwise experience.

When he arrived at the seminar, he would most likely find himself in a nice hotel located in an interesting city. He would immediately find himself in contact with people in the real world that are making money right now, doing the very thing he is interested in. He would listen to the real world leaders telling him how to do it. And he would hear practical, proven techniques delivered skillfully and to the point. He would have meals with people that are making things happen in the field. He could listen

in on conversations, ask questions, develop friendships, and build and maintain an unbelievable number of contacts. He could smell the success in an atmosphere that would motivate him beyond belief.

Maybe he could go home, set up a small corporation on the side and pick up a little money consulting or doing some groundwork for some of his contacts. At this point the seminars may qualify as tax deductible business expenses (talk to your attorney first). Maybe he could take his wife to a big seminar and cover twice as much ground. All for the same amount of money he would spend on his Masters Degree.

Seminars can be a tremendous investment in your future. Many of the people putting on these seminars have been successful using the very information they will be sharing with you. And the chances are there are several hundred future potential employers in the audience.

There is an Association for Everything

There are literally tens of thousands of associations. Go to the library and review periodicals and reference manuals listing associations. Ask to review the Encyclopedia of Associations. People are interested in things that are beyond the imagination. Associations are established communication networks, just plug in. Continue to develop your personal network using association contacts. People who join associations want to talk about their interest and share information and the latest developments with other members. And all that is required to be accepted as one of the insiders is to join the association.

Many associations send their membership a newsletter or some type of update on a regular basis. Almost all associations hold an annual meeting. Many associations put much emphasis on regional promotions and hold one- or two-day workshops or seminars around the country. When you attend these events, it is so easy to make and establish contacts that it will be hard to believe.

The people that run associations belong to associations to learn how to run associations better. Many association executives belong to the American Society of Association Executives (ASAE).

We went to San Francisco to the Annual Convention of ASAE to learn how to offer products and services to the entire membership of associations. We learned that association executives are motivated by two main things. First, membership participation in the activities of the association. And second, generating revenue for the association. In all cases these executives will bend over backwards to continue to offer their members significant benefits for being a member.

As a member, you will benefit greatly. Associations come in all sizes, and membership dues range from very expensive to extremely inexpensive. In fact most areas of interest will have an association serving it that you can afford. You may have heard of some high profile expensive associations in your area of interest. However, with a little investigation at the library you will find an association out there that has structured its dues just for people like you.

For example, I wanted to join an association in the area of Direct Marketing. The Direct Mail Marketing Association (DMMA) (see references) is a well-respected association in this field. The dues at DMMA are a little heavy. DMMA is for a person that is involved in Direct Marketing as a full time career. However, the National Direct Marketing Assocation (see references) has several thousand members nationwide and is quite affordable for most people - including students.

An association will put you neck-deep in information that can be invaluable to you. Write or call the appropriate associations and request membership information. Then review the literature in the comfort of your home and decide which association could serve your interest the best.

Directories - Minor Miracles

It must be one of the wonders of the world! How could anyone assemble so much information between two covers? If you ever get a little down or depressed because you do not believe there is a job out there for you, go down to your library and start looking through directories, encyclopedias and source books. Soon you will feel as if you are sitting in the vault of Fort Knox rather than

in the reference section of your local library. I went to the library just the other day to locate a good newsletter which dealt with a topic I was interested in. The National Directory of Newsletters and Reporting Services listed 17,000 different available newsletters (see references).

Wait until the first time you tell people you get your kicks by hitting the old reference section of your library. If they look at you like you are an odd ball, you can rest assured you are on the right path to success.

There is a corporation called the Gale Research Company (see references) which specializes in putting these minor miracles together. In fact, they put out a Directory of Directories. We have used their directories to tremendous financial advantage, and I am certain you will benefit greatly by reviewing these resources. We also utilize The National Directory of Addresses and Telephone Numbers (see references). The topic of directories...encyclopedias...and newsletters simply is overwhelming - go see for yourself.

Remember successful people achieve their goals by using unconventional techniques. You have very little to lose and everything to gain by trying some of the suggestions in this chapter. And if you are willing to stoop to perform some basic labor, you can get paid for your efforts at the same time. This chapter only scratches the surface of the opportunities available to you by finding the money. Your head will spin with the possibilities available to you.

Making money is not the focus of this chapter, finding the money is. You may be a scientist or an administrator or the type of person who does not value monetary reward as much as someone else. Lewis C. Robbins, MD, MPH says it is up to each of us to develop our own definition of success. Profit is everyone's survival and if you can find the money and get involved, you will discover the satisfaction of accomplishing your objectives in a growing field.

CHAPTER TWO

Rule #2: Read

There was once a young man who asked his father, "Is a ton of coal very much, papa?" The father replied, "That depends, my son, on whether you are shoveling it or buying it." You have a choice. You can either shovel your way through this life or you can buy your way through. And the best way to lighten your load and buy your way through is to read.

The Author

Gene Fowler (1890-1960) once said, "Writing is easy. All you do is stare at a blank piece of paper until blood forms on your forehead." Authors are completely dedicated to sharing their experiences with you in as condensed a manner as possible. They make every effort to distill their wisdom, observations and proven know-how with you.

Think of the knowledge you are receiving in 100-proof strength. The illustrations, analogies, ideas, phrases and "real life" strategies are yours for the taking. Reading can take the guess work out of your future and tremendously shorten your timetable to prosperity. How many of the world's greatest and most expensive consultants can you place on your bookshelf?

Take something from everything you read whether it is fiction or non-fiction. In most cases a tremendous amount of thought and research has been devoted to both styles of writing. Notice how the characters act and pay attention to what they are thinking. Can you anticipate what will happen next in the story? Get involved, put your mind and your imagination to work as the plot thickens. You will be surprised how much of that fiction can be useful in the real world.

I try to read a good fiction book from time to time for entertainment. Your mind will take you to far away places, put you in different locations, and tease and challenge your imagination. I've never heard of a movie that can even begin to compare with a good book. Because you know what the characters are thinking

and feeling. Your imagination can be much more vivid than any motion picture. I highly recommend all of the books written by Robert Ludlum, James A. Michener, Clive Cussler, and the fantastic epics by James Clavell. These authors have provided me with many hours of enjoyable entertainment, and I credit them with helping me to get my imagination in good condition.

However, to survive and prosper in the real world you will have to spend most of your reading time with non-fiction literature. I am not going to give you any fancy formulas for deciding your goals or have you write them down and explain step by step how to achieve them. You just decide what you want and make a decision to accomplish it. Nothing is going to stop you, and believe me, you will do all the right things. And one of those things will be to read up on your area of interest. Consult "The Reader's Guide to Periodic Literature." It will tell you by subject the magazine articles published in your area of interest. Then review "The Cumulative Book Index." It will tell you the books published in your area of interest. The "Industrial Index" lists by subject all of the articles published in professional trade journals. Also, make it a point to review the valuable "Encyclopedia of Business Information Sources."

Most importantly absorb what you read. Do not just simply read a book, devour it. Think - what is the author's message? Do not read your preconceived ideas and beliefs into the author's words. Allow the author to communicate successfully with you and then draw your own conclusions.

Newsletters - Money in Your Pocket

A good newsletter can offer you the type of information that corporations spend millions of dollars obtaining. The staff of a good newsletter screens, qualifies, and delivers the most applicable and current information in your field. It would simply be an overwhelming task to try and personally keep up with everything going on in your industry. If you subscribe to a good newsletter, you have more or less hired a team of researchers to do all your groundwork for you.

The National Directory of Newsletters and Reporting Services

can be found at your local library. There are thousands of different newsletters available from free subscriptions to thousands of dollars per subscription. Newsletters, like associations, offer you an established network to tap into. You can contact other subscribers and look into classified notices and special contacts through your newsletter.

Many newsletters form a Board of Advisors to highlight their credibility. The members on these boards are usually the cream of the crop of the experts in their industry. Do not hesitate to reach these people and establish some contacts at the top level. Many of the Board of Advisors would welcome the opportunity to tell the editor of his newsletter that he has been able to help one of the subscribers. In addition, contact the professionals that were interviewed by the newsletter staff. Contact guest writers and the people that send in editorials and expand your network even further.

When you subscribe to a newsletter, you really will be receiving valuable information. You will spot trends ahead of time which can lead you to great investments and professional opportunities you did not know existed. And by subscribing to more than one newsletter you will know when the experts agree and disagree. You will be able to make well-informed decisions by diversifying your input of information.

Newsletters are written by the successful for the successful. They are jammed with information which would have taken you hundreds of valuable hours to locate and digest. They provide you with the ammunition you need to survive and prosper in the real world.

Newspapers - The Benefits

In Tom Hopkins' book, How to Master the Art of Selling Anything (see references), Mr. Hopkins explains that newspapers are full of messages from people who are saying, "I need help."

Newspaper editors are motivated by increasing their circulation. One way they accomplish this is to recognize the people who are achievers in their community. Your local newspaper is full of stories about successful people and businesses. Growing corpo-

rations inform the public of their progress through public relations releases. Congratulate these people and businesses, send a short note of best wishes and mention your interest in their industry. Would you appreciate a note of congratulations or best wishes in the same circumstance? I bet you would. And I bet you would not forget who sent it to you.

Human interest stories are another great benefit of reading the newspaper. You will be amazed at the kind of people that live in your community. During the course of the year you may read about people that have been war heroes, long forgotten entrepreneurs, and people that have sailed the South Pacific. Contact these people and tell them you would like to learn more about their experience. Ask them questions and request advice concerning your personal desires and goals. Their wisdom and insight represents years of experience. After you have had a chance to view the world through their eyes you will feel as if you have discovered a secret gold mine.

It is OK to be off beat when the rest of the world is zigging and zagging in perfect harmony. Valuable information is reserved for those that dig a little deeper than the average person. Seek out the people that are experienced specialists in your industry and appropriately base your decisions on their input. Unconventional and in-depth information will not appear in black and white on page one of your newspaper. It is what is not said in the mass media that is of the most value.

For those of you that scan the job opportunities section of your newspaper to get your two bits worth - bad news. The majority of good jobs available are never advertised. In the book, Guerilla Tactics in the Job Market by Tom Jackson, some very unique techniques for nailing down a job are discussed (see references). Your job opportunities will seem endless as you continue to build a network of professionals to communicate with.

Magazines - Football Stadiums Full of Opportunity

Nothing is a greater indicator of where the money is than a magazine. In fact a short review of the magazines selling on a newsstand will give you a good idea of what the general population

is spending money on. And when the general population spends money in a specific area, such as computers or physical fitness, billions of dollars are exchanging hands. Hundreds of corporations and thousands of people are making money somewhere in the background.

A good magazine is really an attractive and well-circulated newsletter. In fact many magazines got their start as a newsletter. People who buy magazines are demonstrating an interest in obtaining information in a specific area. As discussed earlier, advertisers have identified the opportunity available due to this phenomenon. It is the revenue generated by the advertising that keeps a large circulation magazine going. In the advertising world they refer to magazines as "books." When they speak of some "good books," this refers to magazines that "pull" well or deliver to a "readership" that would be interested in your offering. "Pull" refers to the percentage of people that inquire to an ad.

Many advertisers are very pleased with a return of ¼ of 1% of total circulation responding to their ad. I always picture a football stadium filled with 100,000 people when I identify the circulation of each "book." A small circulation would be one football stadium full or less. As of this writing, Reader's Digest circulates to 400 football stadiums full of people each issue.

The numbers of people that read different magazines is simply overwhelming. Especially as you begin to consider that many magazines are distributed to two, three or more football stadiums full of people all interested in a similar topic. And you have a tremendous advantage over the advertisers who hope for contact with ¼ of 1% of the circulation. You only need contact with one or two people from all those numbers.

Read the stories, editorials, and tid-bits that address a subject of interest to you. Contact the people that wrote the article or were mentioned in the story and continue to build your network.

Similar to associations and newsletters, there is a magazine for almost every area of interest. Directories of magazines and back issues of many magazines can be found in your library. In addition, specific articles on a wide variety of subjects are listed according to topic in journals which are published each year. Once you identify an article of interest, the journal will

lead you to the appropriate magazine, issue, and page numbers. If you feel I am repeating myself, you are correct. Tap the sources of information that circulate in your field.

The Great Divide

Best selling books are bought by a very small percentage of the population. They are read by a smaller percentage. Important statements are underlined by an even smaller percentage yet. Best selling books are re-read a second or third time by a handful of people. (We are moving from that 100,000 people in the football stadium to the people actually involved in the game.) And those that do all of the above, then make it a point to order and read listed references and contact corporations and services mentioned in the book, are in a crowd by themselves.

Earlier I told you not to just read a book - devour it! It's always a comforting thought to know you have some information unavailable to others. I carry a Pot Shots cartoon in my wallet by Ashleigh Brilliant. It says, "SUCCESS for some people depends on becoming well known; for others, it depends on never being found out." Allow the experience of others to shorten your timetable to prosperity. There is one thing that nobody can tell you, teach you, or do for you. And that is make you want to succeed. I don't know what it is that triggers a change of behavior in a person. But I do know that all of the successful people I have met were hungry to achieve. Get hungry, stay hungry, and go after your goals. There will be little competition or opposition to keep you from being what you want to be. Find out what motivates you and then dig in with intensity and you won't believe the fun you can have with your life.

Readers Beware

A large percentage of the general population are short term thinkers. Many people believe distribution of other people's wealth against their will is the way to solve our problems. Often our media reflects this attitude to serve the junkies who are hooked on short term solutions to our problems. Shallow, slanted

and simple-minded issues are continuously highlighted as a cause of a problem rather than the symptom of the problem. Believe in our system of free enterprise. Believe in the work ethic and the idea that rewards go to those that take the risk. For the world is not, nor will ever be, free of risk and it is ignorant to try and eliminate it.

Do not follow the short term thinkers down the road to frustration and confusion. It is always too late when they realize their fantasy land could only exist in theory. Then they respond by blaming others and making one feel guilty and ashamed for wanting and working toward prosperity. When you read, beware of the intellectual derelict and his ostrich counterparts. Make as much money as you legally can for you and your family, find your success and walk through this life proud. You must base your decisions on long range results to build a foundation of prosperity for yourself and the next generation.

CHAPTER THREE

Rule #3: Know Thy Economics

As you approach the real world, do it with pride. Radiate self-confidence and think of yourself as the Yankee Trader our forefathers had in mind when they signed the Declaration of Independence. Anytime the world makes you feel as if you are the one who is mixed up, misinformed and poorly advised about your desire to prosper, read the Declaration of Independence. You will know deep in your heart that those who signed the Declaration of Independence would be proud of you. Each of those 56 men who signed that Declaration put his life at risk to stand up for his belief in your freedom. In turn, be bold enough to put your name and reputation behind your own Declaration of Independence.

Good as Gold

A funny thing happened when I laid some cash on the counter at the local supermarket the other day. The money did not look real. It was a very bright green color, the lettering was a different size and poor President Jackson had a funny-looking head. Did I run into some counterfeit money? I had just cashed a check at the bank, and these twenty dollar bills had obviously been dealt to me at that time. As I looked closer, I noticed the wording was different:

> "The United States of America will pay to the bearer on demand twenty dollars. Redeemable in gold on demand at the United States Treasury."

Gold is real money, it is timeless and it can't be produced out of thin air. In 1928 these bills were a paper representation of how much gold you owned. Since gold was the medium of exchange and it could not be produced out of thin air, you could not spend more than you had in your possession. It kept our Government honest and prudent in regards to its spending habits.

If my grandfather had gone down to the U.S. Treasury and ex-

changed his bills for gold in 1928 and lived until today, that same amount of gold could buy as much today as it did way back in 1928.

It was obvious that I had been dealt four 1928 twenty dollar bills. They must have been laying around in a bundle for many years. Imagine what has happened since those bills saw the light of day. The great depression, paper money removed from the gold standard, the enactment of social security, World War II, the atomic bomb, the Korean War, the 1960's, the Vietnam War, the Cuban Missile Crisis, the assassination of a U.S. President, the enactment of medicare and medicaid, the growth of Soviet military power around the planet, the resignation of a U.S. President and a moon walk, just to mention a few.

If my grandfather had decided to change his 1928 twenty dollar bills for gold in the year 1940, he could not. Paper money no longer was a representation of how much gold you own. But even with that paper money my grandfather could have bought 95% more goods and services than I could buy today with the same bills.

Since 1928 our Government has played a larger role in the economy. They intervened, regulated and helped us too often and too much. The rest of this chapter will give you a brief review of some of the results of this big brother policy.

Your research in economics will show that our Government moved us off the gold standard. Our paper money is not redeemable in gold at the U.S. Treasury any longer. Our Government would like you to believe that money is whatever they say it is. And when they spend more than they confiscate, the money must come from somewhere to continue to pay the mountain of debts that we have spent ourselves into. So the Federal Reserve Board just prints up a new batch of money right out of thin air. When the Fed prints money, the ratio of money to goods and services in the marketplace changes. There are more dollars chasing less goods. Your money decreases in value everyday even with moderate rates of inflation (more goods chasing less services).

The Roller Coaster

Our economy ebbs and flows in a fairly regular pattern of boom

and bust and back again. This roller coaster ride is a direct result of the Government manipulating the credit markets.

Step One: When we find ourselves in a recession, the Government feels it is time to give the economy a little pep-up pill. The Federal Reserve starts lowering interest rates by buying treasury securities from commercial banks. The Fed credits the banks' reserve checking accounts for the securities. The money they bought the securities with came right out of thin air. Now a pool of money is sitting with the banks at zero interest so the banks begin to lend out the money. As people borrow money, the amount of dollars in the marketplace increase. This causes an increase in demand for goods and services as people begin to spend the money.

Step Two: The economy seems strong and businesses who have the long term future in mind begin to make unwise investments because of temporary low interest rates. Everyone is rushing to borrow money to fill the existing needs, interest rates respond by going up. Prices of goods and services also begin to rise.

Step Three: Inflation is now back at full strength. The Feds become conservative in supplying the banks with more money. People have borrowed as much as they are comfortable with, so there is a slow down in borrowing and spending. We are now in a recession.

Step Four: There is an increasing need for money by businesses as they run low on cash. People stop spending and pay off their debts and businesses cut operating expenses. Then it all starts over again.

As the huge deficits become larger and larger, the roller coaster ride becomes more dangerous. If the Government would step aside, one of these recessions could turn into a deflationary de-

pression as the economy goes through "cold turkey." We have become extremely addicted to artificial stimulation, and the only way we can shake this dependency is by experiencing some painful withdrawal symptoms.

However, a deflationary depression is highly unlikely. Our best hope for economic survival would be a gradual withdrawal. This alternative would call for tremendous discipline and prudence by the American people and our leaders. If we are to get our economic house in order, it will take a great deal of education...and fast. It was this fact that motivated me to write this book. Because I believe in the American people and their ability to adapt and make the right decisions. It is your future that is at stake...I thought you might be interested.

There is not a country on this planet that can top American ingenuity and know-how. We have rebuilt many of the war-torn countries that compete with us today in the world market. With the correct incentives in place most Americans are tough, generous people that are fully capable of doing what must be done. It is time for Uncle Sam to scale down his activities before he helps us all to financial disaster.

As deficits remain large and the Fed keeps flexing its muscles, the ups and downs on the roller coaster come at more frequent intervals. The ride up and the ride down become longer in distance, but the ride increases in speed. And the day will come when paper money is completely worthless if we do not allow our politicians to substantially cut Federal spending

Waiter, Please Don't Bring the Check

Look beneath the surface! When I was in college, I really believed that most politicians had good intentions. I believed they were committed to building a better America for tomorrow. I believed their intentions were worthy and because of this they would make the right decisions. I was wrong! When I made a decision to survive and prosper in the real world, the first thing I learned is that the road to hell is paved with good intentions. Well meaning or not the result is the same. Our elected officials are spending us into a hole we may never be able to get out of.

Guess who is going to be held responsible for paying the bills for today's fun and games? You are, and your children are going to pay these bills with more blood, sweat and tears than should be required of the next generation of free people. The next time you hear a big spender telling us how he is going to spend our money to help save us from ourselves, ask yourself, "Where is the money coming from?"

The sad part of the story is that too many Americans continue to vote themselves benefits out of the public treasury. The more confiscated wealth a politican can give away to his constituents, the better his chances of getting re-elected. In 1980 there were 22.5 million people receiving food stamps at a cost of $11.3 billion. We spend $4 billion per year on school lunch programs, over $50 billion per year on medicare and medicaid, we pay out over $120 billion per year in social security.

The following paragraph was taken from the January 13, 1984 issue of the New York Times in an article titled, "Panel Reports U.S. Can Reduce Costs By $424.4 Billion:"

> "If fundamental changes are not made in Federal spending, as compared with the fiscal 1983 deficit of $195 billion, a deficit of over 10 times that amount, $2 trillion is projected by the year 2000, only 17 years from now. In that year, the Federal debt would be $13 trillion ($160,000 per current taxpayer) and the interest alone on the debt would be $1.5 trillion per year ($18,500 per year per current taxpayer)."

We have a nation full of people numb to numbers. We hear twelve and thirteen digit numbers on the news everyday. Do you know how long it would take you to count to 1,000,000,000,000 (one trillion)? If you don't rest or take any breaks, it would take you over 37,500 years. In the name of sanity, don't you believe it is time to put an end to the free lunch philosophy?

Houdini was Here

If you believe increasing the taxes of the wealthy is a sound

policy, you have a lot of company. Why don't we just tax all of those in the 50% tax bracket 100%? That would teach those money--hungry swindlers, wouldn't it? According to the "Tortoise Report" put out by Robert J. Ringer (see references), it would work for just one year and generate an additional income to the Feds of approximately $12.7 billion (figured in the year 1980). According to the Tax Foundation our Government would spend every last dime of this sum in eight days.

In fact, no matter how heavily the people of this country are taxed, the Government will always spend more than they receive. Unless, of course, the people force the politicans to be more prudent.

In the same article in the January 13, 1984 issue of the New York Times:

> "The Government could save $424.4 billion over three years if it adopted nearly 2,500 recommendations to eliminate 'waste,' reduce Federal retirement benefits and generally put Federal operations on a more business-like footing."

This information was generated by the Grace Commission. A Presidential panel headed by J. Peter Grace, a New York industrialist, and 161 members made up of mostly chief officers of corporations. 2,000 private sector volunteers also participated. This $75 million report was totally funded by the private sector. Maybe we can save the American Dream; the attitude of Americans seem to be changing. Don't allow your elected officials to write off the Grace Report as a political unreality, because if this attitude prevails, the only unreality will be the economic future of our country.

If increasing taxes were the answer to our country's financial problems, we would have a surplus of funds today. Even with all the shallow rhetoric about tax cuts we are paying more taxes today than at any other time in the history of the United States. It's almost humorous when you think about the fact that we are to the point of debating whether there should be tax cuts that merely reduce next year's scheduled increase.

In Mr. Rukeyser's book, What's Ahead for the Economy (see references), he states, "History suggests that a top rate of no higher than 25% is advisable." If the top tax bracket were 25%, productivity would go through the ceiling. Few companies or individuals would want to waste their time on the complicated matter of sheltering their income. Lowering taxes has always increased revenue to the Federal Government.

Consider all the corporations that are actually taxed twice. As the income (profits) enters into the corporate entity, they are levied a corporate tax at rates of up to 46% on those dollars. Then as the employees and stockholders are paid, that income is also taxed at the personal rate. Most people simply can not imagine how much time is invested to develop and implement tax strategies for business. This is not done because corporations have so much money (windfall profits) that it "grosses" some people out. Tax planning is practiced by corporations so that an incentive exists to invest and grow. In the long range we would all benefit by dropping corporate income taxes.

What about the average American? The backbone of the American Dream is the middle income family. And it is this group of people who really get it stuck to them at tax time.

There may be a special place reserved in hell for our elected officials who allow "bracket creep" to continue. Bracket creep is a system designed by creeps used to tax the life blood out of the hard-working middle class of our country. Year after year we are all pushed into higher and higher tax brackets due to inflation. Your money decreases in value, and you are taxed more and more. Taxes that were once reserved for the "wealthy" are now levied against the average income earner. You would be lucky to find one in a million people who know this is how they really get it socked to them.

Through bracket creep our elected officials can extract more and more from the public without asking for it or justifying their actions. Adjusting the tax brackets for inflation is scheduled to happen in 1985 and is referred to as indexing. Keep an ear open for the politican who wants to eliminate the scheduled indexing of the tax bracket. These people are the Houdinis of the world that can make your money disappear right in front of your eyes

without you knowing where it has gone. The trick is accomplished by hitting the printing press button at the Federal Reserve without your permission. With indexing in place, anytime our elected officials needed more money it would be as obvious as raising property taxes. They may not spend as much with indexing - it may be hazardous to their re-election health.

Social Security

To survive and prosper in the real world there is basically one thing you need to know about social security. It will most likely not be in existence when it is your turn to receive all the money you put into it. All of your hard-earned money going into social security today is paying for an elderly person's survival right now. Consider it a charitable contribution to your elders today, even if Uncle Sam chews almost half of it up in administration before it reaches them. If you do receive your social security pension, it will be in worthless dollars. You would be better off to accept the fact that you will not receive this money and conduct your investment strategies accordingly.

Social security was intended to "help" the elderly get by in their later years. It was not intended to be the primary financial support system for our country's elderly. In addition, a trust was not set up to hold and invest the money. If you think that the money you are paying into social security is being set aside for you for some later date, you are wrong. It is being spent faster than it is coming in because it goes right into the general fund. And social security is an off budget item. That means when the nation's deficits are announced on the evening news, social security deficits are not included. Social security's deficit is at least four times the size of the reported deficit. People who follow these things more closely may say eleven to twelve times the size of the reported deficit is more accurate. Our elected officials and Government employees understand the problems of social security. That is why they participate in retirement plans other than social security. You are not allowed to do the same, however. According to the Grace Commission, "The Civil Service and military retirement systems provide to participants three

times and six times the benefits, respectively, of the best private sector plans. In addition, benefits are more liberal and are fully indexed for inflation which is a rarity elsewhere."

And guess what is happening? The ratio of the elderly population to the working and younger population is changing drastically. When social security was introduced, there were thirty-three working adults to one retired adult. With the Post WWII baby boom, growing older and a current birthrate level of 1.8 (2.1 is considered zero population growth), that ratio is getting frightenly close to one to one. The social security system is a gigantic chain letter. There are less people putting money in and more people wanting money out, and it just is not going to work.

What You Can Do

Economic information can be useful to you when you are planning your investment strategy. I think it is a shame that the American people simply can not put their faith in their Government to do the right things. Ideally we should all be able to work our tails off and enjoy the rewards of our labor. Unfortunately, to become prosperous in the real world today one must invest time in protecting, preserving and nurturing that which has already been earned.

There is much more to be learned about economics than outlined in this book. We have not even discussed developing countries, Soviet influences, energy, trade, regulations and banking. Economics is one of the most interesting areas you can read about. It is entertaining and enlightening to read about economic issues by authors that have skillfully trimmed away the fluff and the mystery (see references). Understand basic economic issues and support legislation you believe in. Fight legislation and laws which are contrary to fiscal sanity. You are only one small piece of the big picture, and like it or not, the state of the economy will have a direct impact on your quality of life. At the first possible chance register to vote. Review the issues and determine who should be the person in public office. Write your representatives with your concerns, and if they do not respond or agree, vote them out of office. But please do not vote yourself a free

lunch from the public treasury.

When in the course of human events the world seems complicated and people make you feel guilty for wanting a prosperous life, the following two questions may help you in deciding where you stand:

1. Does this issue reflect the spirit of the Declaration of Independence?

2. If I did the same thing as an individual that the government does, would it be considered illegal, immoral or unethical?

CHAPTER FOUR

Rule #4: You Can Become Wealthy Regardless of Your Income

Do you remember the television show called "Mission Impossible?" That show sent a very loud and clear message to me. The message was - it was not impossible. If you do not believe you can become wealthy, you will not do the things that are going to get you there. Being wealthy is a state of mind. I once had an Olympic athlete tell me something I will never forget. His name was Russ Hellikson, and he took a silver medal in the 1976 Olympic Games in the sport of wrestling. He said, "I really believe if you want something bad enough, you will get it, and if you don't get it, you didn't want it bad enough." I have given Russ's statement a great deal of careful consideration, and I finally concluded he was right. It is a tough philosophy to accept because it does not tolerate excuses of any kind. If you want to be wealthy bad enough, you will do the things necessary to get there. You must make the final decision.

Your money can work ten times harder than you ever dreamed of working. Your money can work for you when you sleep, eat, go fishing, or when you are on vacation. Even when you are working, your money can be working for you at the same time. Your money can work for you without any breaks or rest periods 24 hours a day, seven days a week. It is absolutely essential that you learn how to put your money to work for you. Your money is a tireless slave that can take you to the ranks of the wealthy and super-wealthy faster than you might believe possible.

Where Does the $ Come From?

Probably the single most valuable reference in the back of this book is The Richest Man in Babylon by George S. Clason. The principles taught in this book were taught over 5,000 years ago in ancient Babylon. Yet these basic principles of thrift and prosperity are very true today. The following statement comes from George Clason's book and is the single most important lesson you should own after reading my book:

"It is absolutely essential for you to develop a financial plan that allows you to pay yourself 10% of your income before it is spent on anything else."

This is an automatic way to make yourself richer each month. All of your other living expenses will adjust themselves automatically. This may not seem like a great deal of money at first, but it is the acorn from which your mighty oak tree will grow.

Every year that you work you will probably put in 1,700 hours of hard work. Over your lifetime you may earn over a million dollars or more. Reward yourself and channel 10% of that income into your savings and investment portfolio. By disciplining yourself to follow this single technique you will have harnessed one of the greatest wealth-building secrets available to the human race. One of the best ways to do this is to have the money automatically deducted from your paycheck. After you have accumulated a few hundred dollars, you can allow an investment firm to automatically withdraw money from your account and invest it for you. Read the book, Never Say Budget, by Joann and Mark Skousen (see references).

It is very likely that no professor ever taught you how to create wealth and build a fortune for yourself. Getting rich is a do-it-yourself proposition. You must take the time and effort to learn how to make your money work for you. First, you need money to work with and that money must come from a constant flow consisting of 10% of your net income. Your objective in paying yourself 10% of your income is to preserve and enhance your real wealth. Make a commitment to begin this plan today, it is the single most important decision you can make about your financial future.

Compounding - $, $$, $$$$...

According to the financial writer, Ted Nicholas, Baron de Rothchild (one of the wealthiest men in the world) was asked to name the seven wonders of the world. He replied, "I cannot. But I know that the eighth wonder is compounding interest."

In the book, Financial Genius by Mark O. Haroldsen (see references), Mr. Haroldsen asks the reader if he offered you employment

for 35 days at a rate of $1,000 per day, or work for yourself for one cent the first day and doubling the amount each day for 35 days, which job offer would you choose? If you went to work for Mr. Haroldsen, you would earn a very attractive $35,000 in 35 days. If you went to work for yourself, you would be compounding your money at 100%. Mr. Haroldsen demonstrates where your earnings would be at different intervals. At the end of eight days you would have $2.55. At the end of 16 days, $652.80; at the end of 24 days, $166,402.80. And at the end of 35 days you would have $399,456,652.80 (rounded off).

Even if you can't earn 100% on your money everyday of the year, you can still earn enough each day to multiply your wealth using the same principle.

Compounding means that the interest you are earning is in turn earning more interest. If you could locate an investment that offered a return of 12% per year compounded annually, in six years you will have doubled your money.

To locate these investment opportunities takes a lot of work and research. After a great deal of homework on the subject of my personal investments, I managed to locate an investment with little downside risk and unlimited potential on the upside. You will learn that after you spend several hundred hours planning your investment strategies in a specific area, you don't go around telling the world. It just seems like an injustice to hand this information over to someone who has not paid their dues.

I knew of someone I thought a lot of who was in a similar situation as myself. I decided to let him in on the secret, and I offered the information as my personal opinion. Guess what happened? Do you think he jumped up and down and hooted and hollered with glee? He just stared at me and said, "Yeah...um, well, I'll think about. It seems to make good sense." That is the last time I will ever give away something for nothing. I should have said, "Hey, I've done literally hundreds of hours of work on an investment idea, and I'll share my findings with you for $50." He might have jumped at the chance and heeded my advice.

The idea that you can compound your money with properly selected investments sounds simple. It can be done with stocks, bonds, precious medals, commodities and real estate, just to name

a few. The reference section of this book will lead you to many valuable sources of information on these different investments. I have learned that the final decisions in an investment strategy are simply stated. Such as "I am going to invest in XYZ bonds on a short term basis." But if the information comes too easy, you won't put any value on it, and therefore, you won't transform the information into action. Do your homework and be in the know about what goes on behind the scenes.

Einstein considered the compounding of money as mankind's greatest invention, since it allows for the systematic, reliable increase of wealth. Once you begin compounding your investment, keep it alive by leaving it alone. Do not take money out of your investment ahead of schedule or you will destroy the multiplicative power of your earnings.

Leverage - $ $$$

At the time of this writing singer Michael Jackson has a best selling song on the market called P.Y.T. (Pretty Young Thing). People who have been reaping a fortune year in and year out through investing whistle another tune called O.P.M. (Other People's Money). The most powerful tool available for increasing your wealth many times over is the tool of leverage.

I wish someone would have assumed that I did not understand the principle of leverage when I was in college...because I did not. The following real estate transaction is to demonstrate the power of leverage. This transaction does not consider depreciation, taxes, or other concerns. It is simplified to make the basic point.

If you had $20,000 to invest, you could buy a $20,000 property. If that property appreciated 30% in three years and you decided to sell at this point, you would make $6,000 profit (referred to as capital gains). Not a bad return on your investment. But let's suppose you used the $20,000 as a down payment on a $100,000 property. The remaining $80,000 would be borrowed from the bank in the form of a mortgage. (A mortgage is simply a loan secured against property.) The $100,000 property also appreciates 30% in three years at which point you choose to sell. You sell for $130,000 and pay off your mortgage, recapture your initial invest-

ment and make a profit of $30,000. This is a 150% return on your investment in just three years, compared to a 30% three-year return in your investment in the first example. The difference is leverage.

Real estate is the medium in which the great majority of millionaires in this country acquired their wealth. You'll be amazed by the opportunities of investing in real estate. Congress has made real estate one of the most attractive investments available because of special tax treatment. Although I do not believe Congress should be determining where the needs of the marketplace are, the fact is they have. They believe we are facing a severe housing shortage so they built in special incentives for investors to put their resources into real estate. Loopholes are tax shelters that are in the gray areas in the law. Congress did not intend for people to identify or take advantage of these areas. It is considered taking unfair advantage of the tax laws. But many tax shelters, such as real estate, were designed by Congress intentionally. You should learn what these shelters are and take advantage of them as you build your wealth.

Rather than congratulate Congress for its wisdom in making real estate an attractive investment, I would urge our Congressmen to make all investments as attractive as real estate and allow the market to decide where our needs exist. Learn about investment opportunities in the area of real estate and know what your risks are before you invest your hard-earned dollars.

Leverage is the art of using other people's money, and the principles of leverage are used in a wide variety of investments. Think of yourself as commanding a huge ship from the pilot house when you leverage an investment. It gives you control of more dollars than you may be able to place in an investment. In the stock market leverage is referred to as buying on margin. For example, you may buy a bond on a 50% margin. If that bond increases in value, you will earn profits in the same way as illustrated in our real estate example.

However, leverage is a two-sided sword, and it can wipe out your investment capital just as fast as it can multiply it. For example, if our $100,000 property depreciated by 20% in three years for some reason rather than appreciating by 30%, we would

be in trouble. Our original investment of $20,000 would be 100% gone. If you would have paid in full for a $20,000 property and it lost 20% of its value from date of purchase, you would have limited your loss to 20% of your original investment. When you leverage an investment, only invest what you can afford to lose. They will tell you the same thing in Las Vegas, but your odds really are much more attractive than the Craps Table when you utilize well-researched investment selections.

When we discuss limiting our downside risks and cutting our losses, these are techniques used in investment circles to avoid the catastrophic losses explained above. And the greatest defensive strategy you can utilize is to diversify your investments. The idea is to spread your risks so that if one investment loses, you will not have all of your eggs in that one basket. However, do not spread your investments over such a broad category that you cannot keep track of them. You will need to keep an eye and ear peeled to current events and know how your investments will be effected.

Some well-respected investors recommend putting all of your eggs in one basket and nurturing that investment to wealth. The important point is be very familiar with the types of investments you are making, select them carefully and watch them religiously. As long as you have the discipline to reinvest your earnings back into your investment portfolio, there is no reason to expose your wealth to one set of risks.

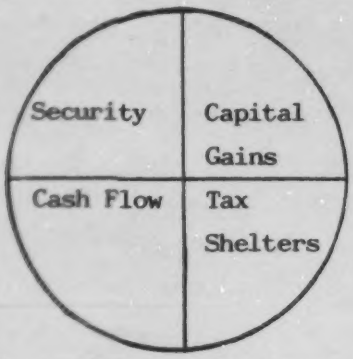
Do not be concerned if you do not have any investment capital at the present time. You will soon have a little to invest if you pay yourself 10% of your income for investment purposes. Just get your foot in the door, and if you are truly motivated to succeed, it will turn into a substantial amount in the not to distant future.

The Greek physicist Archimedes said, "Give me a lever long enough and a place to stand, and I will move the world."

You Can't Eat the Whole Pie at Once

As you begin to research the variety of investments and wealth-building opportunities that might be right for you, you

will be reviewing four investment objectives:



As you review these four objectives, you will want to ask yourself the following two questions:

1. Is this investment liquid?
2. Is this investment non-liquid?

The purpose of asking yourself these questions is to determine how fast you can turn these investments back into cash. A savings account would be a liquid investment, real estate is considered a non-liquid investment.

If you are interested in a Secure Investment, your concerns are that you want a liquid investment with very little risk of losing your resources. As a consequence, you can have peace of mind that the chances are good you will not lose your money. However, you will not experience strong Capital Gains, and the other sections of the pie shrink substantially.

If you are interested in Cash Flow, such as a stock with a high paying dividend, you are probably shrinking the Security portion of the pie substantially. Your Capital Gains and Tax Shelters sections of the pie may also shrink to a certain degree based on the type of investment.

If you are interested in Tax Shelters, you are interested in protecting your present income from taxes. You will be shrinking the Cash Flow section of the pie considerably. In most cases, Security will also shrink. Remember many tax shelters are designed to draw funds into a needed area. Many tax sheltered investments can be risky so you may lose some Security and keep an impressive portion of the pie for Capital Gains. The changes in the tax laws in 1981 allow an investor to use funds that would have been paid

in taxes for investment purposes. After you begin to earn some substantial income, ask your accountant about this.

If you are interested in Capital Gains, you will probably be taking calculated and well-researched risks. The Security section of the pie will shrink. But you must determine what you want from an investment and what percentages of your wealth you wish to direct to each section of the pie. Then determine if your investments should be liquid or non-liquid. Everybody is different and each investment opportunity is unique. You must determine what you want and then design an investment portfolio based on your needs.

Beware! There is no such thing as a single investment that offers you an equal share of the investment pie. Diversify each separate investment into one section of the pie based on your investment objectives. But do not believe the person who says you can have the whole pie in one investment.

Shelter Your Income -

It will be extremely difficult to stay highly motivated if at the end of each year, you hand over huge percentages of your profits to Uncle Sam. And in far too many cases many people just ask themselves what is the use of working so hard when so much of it goes to taxes?

People should not have to worry about designing tax shelters and protecting the hard-earned money they have acquired. We must shake ourselves of the mentality that the Government controls all of our money, and that out of the generosity of our legislators' hearts they allow us to keep some of it. The number one efficiency of any Government is the destruction of wealth. This destruction of our earning power is a direct result of our money being confiscated from us against our will. It is a very sad fact that in the real world you will have to devote your resources to protecting your income from confiscation, or you will be a very long time in attaining your wealth.

Make a commitment to protect your wealth. Provide the best living you can for yourself and your family, and do not join the thousands of people that have surrendered to the fact that they

are the slave of the state and then stopped producing. A Polish worker once said, "They pretend to pay us, so we pretend to work." To be truly prosperous you need to produce and then claim what is rightfully yours.

Tax sheltering is the best single investment you could make. In many cases the only investment you make in regards to tax sheltering is your time. Learn about the different tax shelters available to you. You will find they are not just reserved for the "rich." They are reserved for those willing to do a little homework.

The next time you hear one of the great spenders or receivers of your wealth bad-mouth the "rich," think about this fact: In 1982 there were 5 million people in the 50% tax bracket in the U.S. Of this 5 million, 4.7 million did not use any form of investment tax shelters.

According to the Tax Foundation, in 1980 the top 10% of U.S. earners paid 51.8% of all taxes. The top 25% of earners collectively paid 77.5%, and the top 50% of earners collectively paid 94% of all taxes. So much for the loopholes reserved for the "rich." These people are also tired at the end of a hard day's work, and they do not want to burn themselves out by analyzing the complicated, complex world of tax sheltering their earnings. And the unfortunate thing is this group of people have probably paid more taxes, employed more people, taken more risks and brought more prosperity to this country than any media specialist or high profile politician. Yet they are continuously badgered and attacked by the big spenders and the self-righteous distributors of wealth.

You must legally shelter your earnings if you want to survive and prosper in the real world. Too many Americans are on the road to poverty in their retirement years because they put their faith in our Government to do the right things. The individual American is much more prudent and wiser than our Government. If the Government would conduct their business as the average citizen does, we would not have so many problems. To survive and prosper in the real world do not trust anyone but yourself. You have a far greater interest in your own well-being than anyone else, especially the elected official that represents you "on the hill."

Every problem regardless of its magnitude can be broken down

into solvable parts. If you can make a hobby out of studying economics, investing and legally sheltering your earnings, you stand a very good chance of becoming financially independent long before your retirement. Teach yourself to actually enjoy the hours of research that will be necessary because someday you will be able to look back on those hours as the most highly profitable hours you have ever spent.

If you follow the recommendations in this book, you may know a freedom that only a fraction of the population can only dream about. And the best way to accomplish this is to have fun as you are doing it - enjoy the activity.

In Summary of Rule #4

You really can become wealthy regardless of your income. If you know of a person who earns $80,000 per year and spends his entire paycheck without paying himself anything, this is a poor person. I am sure he may have many luxury items, but his net worth is zippidy-doo-dah (nothing). If you can earn $15,000 in your first job and you make a determination to pay yourself 10% of your income and invest it, your net worth at the end of one year will be greater than our friend who earns $80,000 per year. You may believe in grabbing for gusto because life is too short, and you should have fun now. But be willing to wait a few years and grab all the gusto you can, rather than bits and pieces of it now that would slow or stifle the growth of your net worth. Only borrow money if you plan to invest it in an area that can offer you a return greater than the cost of that money. Avoid the luxury items for now and get your money working for you.

If you pay yourself 10% of your income, invest it wisely (beat inflation at all times) and legally shelter what is rightfully yours, you will be prosperous. And think what your money is doing for you and your country. You may be providing housing, equipment, research and development funds; you may be building skyscrapers or highways; you may have your money supporting the distribution of a new piece of technology, or even using it to help get food in the supermarkets. Your money is employing productive people and helping other people make a living and create

wealth. It is either this or give it to our Government bureaucracy who has a nasty habit of spending nearly half of it on administration before it is ever distributed.

There is not a set amount of wealth to go around. If your neighbors are wealthy, that does not mean there is less to go around. Wealth is created by producing goods and services that people want and need. There is always room for another creative approach to solving a problem or offering a service. There is room for you, and the more people that know how to survive and prosper in the real world the better it is for all of us. In good times and in bad the people that are hungry to achieve manage to accomplish their goals because they enjoy the challenge. There are always investments that are growing in value regardless of the economic climate. You want to understand the counter-cylical approach to investing. Learn how to get off the one going down and onto the one going up. A well-chosen newsletter can help you do this at the proper time (see references).

As Dr. Robbins said, "Alternatives make us wealthy. The only real wealth lies in alternatives. And alternatives come in the form of information." Become a consumer of information that can help make you wealthy. You may very well be able to watch your income from your hobby of investing outgrow the income from your work.

CHAPTER FIVE

Rule #5:
Your Investment in a Formal Education Offers Profitable Returns

When you make a decision to invest in a formal education, you must realize one thing...investing in a college education is not a passive investment. It is not like the stock market that works for you or against you when you are doing something else. Investing in a formal education is more like investing thousands of dollars in a rental property. You would not invest in a rental property then watch it fall apart and depreciate. As the paint peeled off and the units became vacant, you would be losing money. To make your rental property profitable you would paint the building, fix the plumbing, patch the roof and advertise your vacancies aggressively. With some attention to detail and a little work your investment would rapidly grow in value. Do not sink thousands of dollars of hard-earned money into your college education and then receive nothing in return.

By making a decision to invest time and money in a formal education you have pre-qualified yourself as a candidate for many career positions. The people that have the weighty responsibility of hiring people for their organizations do not know anything about you. And even though many people have survived and prospered without a college education, people that hire other people have little choice but to make a distinction between those with a degree and those without. If you have a college degree, it demonstrates that you have developed at least a minimum amount of discipline and thinking processes. A college degree cuts your risk of not succeeding substantially and offers you your best first step toward unlimited gains.

Don't Be a Lump

I once had an English literature professor who was dying of cancer. As his condition deteriorated, it was obvious he was in a tremendous amount of pain. Yet he continued to teach every day. Then one day shortly before his death he walked into the class-

room, and he told us he had something he wanted to say. He raised his voice to a pitch that seemed to go right through you and he said, "Don't any of you give a damn about anything? You all come in here and sit on your ass everyday like a bunch of lumps. Where is your curiosity and your well-researched questions? Have any of you ever used the library to satisfy a burning desire to learn anything or read about people that have more determination to achieve in their pinky than you do in your whole body? Promise yourself you will amount to something worth a damn because life is too short to just flush it down the toilet!"

Are you willing to make that promise to yourself? You must not expect to sit back and have the professors pour knowledge into your head. There is no money-back guarantee that the information will be accurate or useful. (Should we call Ralph Nader about this outrage?) The value of a college education is not found in the information exchanged in the classroom. The real wealth of an education is found in the research habits and communication skills you have the opportunity to develop.

How to Find the Hidden Fortunes in Your Formal Education

Learning how to research a topic and use the library can be worth much more than your total investment in your education. In the real world it is precisely this type of activity that can lead you to prosperity. Keep a copy of any reports you have already developed. Each time you turn in a report on a subject to your professor try to get an "A". Dig into the subject matter, conduct interviews, track down references, read books, send out for more information and ask your professor for help and advice on the project. Enroll in courses that weigh research reports heavily in determining your grade. If you have some flexibility on the subject you are to research, always pick a subject that is related to the industry you may be interested in.

Why all this fuss about research? Because research provides people with information and information allows people to make wise decisions. In the best selling book, Megatrends by John Naisbitt, Mr. Naisbitt tells us we are becoming an information society. He states, "We have for the first time an economy based on a key re-

source that is not only renewable but self-generating." At the end of several years you will have developed an impressive stack of well-researched reports. In some cases your professors may utilize the information in one of your reports to earn professional consulting fees for themselves. (It goes on all the time.) The point is that the information you develop is valuable. Following are three areas where the information could be applied almost immediately:

1. To Gain Employment
2. To Act as a Consultant
3. To Self-Publish the Information

To Gain Employment: As stated earlier, most of the good jobs available are not advertised. As you begin to contact different organizations, make them aware of your research reports on one of the problems their industry may be facing. You could start by referring to your report in a letter to the President or Chairman of the Board. It may surprise you how many of them read all their mail. Mark your letter "Confidential" and place it in a 9"x12" envelope. Inside of this envelope include your resume in a smaller sealed envelope marked "Resume Enclosed." Use a brief, well-written cover letter. If for instance you were interested in the field of Employee Health Insurance Benefits, following is a cover letter you could include to spark the interest of a corporate officer:

Dear Mr. Smith:

Almost one-half of all medical care costs could be avoided. Yet, at the present rate we will experience a 300% increase in medical care costs in the next ten years. No well-run business can afford to include the staggering medical cost increases as just another business expense much longer.

I have had an advantage in reviewing this problem. As a student, I was not subject to the stresses of running a business or of meeting an array of demands for my time. I was able to research this problem with a

clear head in an unrushed atmosphere. I have had interviews with leading medical economists. In developing my report I reviewed 37 research papers on the subject. After nearly six months of uninterrupted research I have developed five main suggestions in my report concerning how a corporation can get a grip on rising medical care cost.

Mr. Smith, I realize that this information is worth hundreds of thousands of dollars to a corporation facing the problem of skyrocketing medical expenses. I want to become an employee of your company, and I know any one of my ideas of cost savings to your company will pay my salary for years to come.

I would welcome an opportunity to discuss how I may be of service to your Employee Benefits Division. I have enclosed my resume for your further consideration. I would appreciate a short note or phone call if you are interested in my services, as I want to find employment and start work by June, 1984.

Sincerely,

NOTE: Think about how much emphasis your college instructors place on resumes. The main tool necessary in landing yourself a job is the introductory letter. The resume is merely a support tool.

Get in the Rol-o-dex

You may not have a business card the first time you do this. I have found that there is a much more powerful way of getting a person to remember you. Every office uses a rol-o-dex to keep track of names and addresses. At the top of a rol-o-dex card type the area of your interest in red (example: Corporate Medical Cost Management). Then put your last name first, address and the phone numbers where you can be reached. The secretary will see that red title 90 times a day as she spins through the rol-o-dex.

You will be admired for your creative approach to locating a position. And if your report packs a punch, you may be hearing

from the company before you had planned to call them. Information is valuable. If you can go in the door with something to offer an employer, you may avoid hearing the "We-are-looking-for-more-experience" excuse for not considering you for employment. Too many people have one year of experience fifteen times. If you can develop solid research skills and deliver sound information up front, the years of experience you lack will not weigh as heavily. In fact, you come much less expensive than a more "experienced" counterpart so you have a tremendous advantage.

To Act as a Consultant: The approach may be similar to gaining employment with one exception, you will not be looking for full time work. At the time of this writing it is estimated that the consulting industry is a 32 billion dollar per year industry. You are offering an employer all of the advantages of receiving your expertise and information without the cost burden of offering you full time employment. The potential in this area is extremely exciting. If you are interested, there are some good books available on how to start a consulting practice (see references).

If full time employment is not available, you should explore the possibilities of offering your services on a consulting basis. Point out the value in receiving an outside opinion. Sometimes the full time employees are too close to the problem and the more "experienced" consultants can be too set in their ways.

To Self-Publish the Information: Approximately ½ of our G.N.P. (Gross National Product) is related to the distribution of information. The big time publishing companies may not be interested in your expertise because your potential market is not large enough to earn them a profit. Subsidy publishers are companies that will print, advertise and publish your book, but you must pay them. With a subsidy publisher you are taking a financial risk in bringing your books to the market.

When you publish your book by yourself, you cut out all of the middle men. It may well be that the profit margins are not attractive to a large publisher, but they may be very attractive to you as an individual. The reports you worked on during your formal education may provide you with information which is badly needed by a small nitch in a market. If you study your direct mail literature, you may realize you can operate just like a large mail

order company on a smaller scale. Nobody has more interest in making your book a success than you.

One of the best books I have ever read on self-publishing is The Self-Publishing Manual by Dan Poynter (see references). Mr. Poynter makes the following statement: "Today, more books are sold through the mail than through book stores. In fact, books are the leading mail order product. One-third of all these books are in the "how-to" category."

According to the book, Writer's Utopia Formula Report by Jerry Buchanan, The Common Sense Book of Baby and Child Care by Dr. Benjamin Spock was first published in New York of May, 1946. It had sold 23 million copies by January, 1972. "Dr. Spock's book was written with a ball point pen and typed by his wife." Make sure you send out for more information about Jerry Buchanan's "Towers Club Newsletter" - it's great! (See references.)

Everytime you work hard to get an "A" on a research report you will be building a fortune worth of information. Once you publish and copyright, the material is yours. It takes a few minutes to fill out a form and $10.00 to file for a copyright on any specific work. You will own your copyright for your lifetime plus 50 years. (For more information on how to copyright your books see references.) Look at the expression on your professor's face when he or she notices your copyright notice at the bottom of each page. There are so many needs to be filled that it staggers the imagination. Target your marketing to the population that is interested enough to buy your book.

As I talked to college students, I realized how much they appreciated the information we shared. I tried my best to offer suggestions that would help them the most. I enjoyed meeting with students; it was not long ago that I was a student. I know I would have appreciated the information I am now able to share. It did not take long before I realized that there was a screaming need for this book. In fact, on the several occasions I tested the idea out on some of my friends they became very enthusiastic. Too enthusiastic, I decided to keep the idea quiet until publication.

Protect your ideas and self-published reports. Write the idea out in detail and include the first rough draft of your work in an envelope addressed to yourself. Have a friend of yours attest

to your idea, time and effort by signing the paper your idea is detailed on in front of a notary. Copy the contents and mail the package to yourself through certified mail. Keep the envelope sealed, and clip the card to the envelop which indicates you received the package. There will never be any doubt that you are the owner and originator of the concept.

If you have an idea or report you may be interested in self-publishing, make sure you utilize the reference section of this book. If you would like to learn how I wrote this book, simply send $5.00 to our address and request the "How I Did It Report." It is a short report which may save you many hours of looking at a blank sheet of paper when you go to write your own book. Are you an athlete, musician, researcher, or a drama student? Do you get straight A's? Do you carry a 3.0 GPA with little effort? Can you help others do the same? You have something of value to offer other people. Possibly my "How I Did It Report" will help you get started.

Hopefully, I have been able to duplicate myself through this book and be of service to you. I advertised in media I believed would reach you, and I am happy I succeeded. You are receiving very valuable information for a very modest fee. But you are sharing the fee for this information with many others. You can accomplish the same thing through self-publishing. The university is expertly equipped to teach you state-of-the-art techniques for digging up data and putting a well-written report together.

Learn to Speak in Front of a Group

There is probably not a greater fear in this life than getting up in front of a group of people and speaking. You will probably not have a better opportunity to overcome this fear than in college. Use your electives on public speaking courses and take advantage of every opportunity you can to speak to groups of people. You may wish to talk to your classmates about the very subjects you are researching. There is a tremendous demand for people that are comfortable with public speaking. And when the information can be delivered professionally in a manner that holds the interest of the audience, you will have people paying you to speak be-

fore you know it.

Give serious consideration to joining a speaking association that has a chapter in your area. Toastmasters International offers excellent programs to help you improve your public speaking skills (see references for more information). When you join a speaking association, you will receive experience and professional advice in public speaking. It will tremendously increase your value in the marketplace.

Imagine entering the real world with a stack of well-researched topics in a specific area, experience in public speaking and a network of people to promote you. Just remember not to give anything away for nothing in return, because the information and advice you have to offer are valuable to a specific group of people. The earlier in life you can narrow in on some specific skills such as research, writing and speaking, the better off you will be.

Caution! Something Else is Happening on Campus

Campus settings are perfect environments for learning. Architectural masterpieces are surrounded by giant old trees and well-groomed lawns and shrubs. Enthusiastic and energetic young people are everywhere. The atmosphere on the American campus is contagious. No wonder so many people want a college education.

Our universities must be our country's fountain of continuing freedom. They should be producing tough Yankee Traders and risk-seeking entrepreneurs. Students should be preparing to provide goods and services around the world and be a living and breathing example of the free enterprise system. Our universities should teach you the importance of fiscal responsibility and long range planning to nurture our system of free trade for our next generation. They should teach you that prosperity has no limits and that hard work and productivity are practices which are highly rewarded and encouraged. A university would do well to offer you a review of history, a demonstration of why civilizations were able to survive for thousands of years and why they finally collapsed. Our professors should consider bringing the real world into the classroom so you can listen to and ask questions of the graduates of

the School of Hard Knocks.

Unfortunately, a number of our university professors would starve to death if they ventured too far off campus. And to the real life entrepreneur, our classroom lectures sound more like a study of the in by the odd than a preparation for the real world. Liberalism is the teaching of the day. Rather than encourage the work ethic, risk taking and thrift, too many college professors seem to dislike business and profits with a passion. As reported in Business Week in 1980, "There is not a precise measure of Marxist influence on American campuses, but it has clearly grown enormously over the last decade."

There are many good professors with an unbelievable variety of experiences in a wide range of fields. Take the good information to heart and evaluate opinions carefully. It is up to you alone to take advantage of the numerous hidden opportunities available in the course of receiving a formal education. Many of the real benefits will not be found in the rhetoric of the average classroom.

CHAPTER SIX

Rule #6: Be Creative

Recently a man by the name of Willard B. Bowe, Jr. asked for an appointment with my father. That meeting was one of the most interesting meetings I have ever heard of. Mr. Bowe's business card read, "Teller of Stories, original, biographies, sacred, legends, folk, family, holiday." He founded a company called Creation Enterprises "Keeping Storytelling Alive" (see references). Mr. Bowe tells stories for a living, and he has a most interesting sales pitch.

Mr. Bowe asks you "When is the last time you heard a good story?" We rarely, if ever, tell each other stories. Not so long ago before television, video games and electronic gadgetry, stories were the medium for sharing information. People used to gather together and listen to stories about their ancestors, inventions, wars, history, legends and current events. A person had to be very creative to imagine what it must have been like as the story is being told. There was no limit to what one could imagine. Today our institutions have developed ways of doing things, our television sets do the imagining for us. In fact, our children almost seem mesmerized by the tube.

My father purchased 12 storytelling sessions at $100.00 a session and sent Mr. Bowe into local schools, homes for the aged, homes for children with no parents and local hospitals to entertain. He sponsored Mr. Bowe to entertain and reactivate the imagination for people in our community. Now everyone loves Mr. Bowe's stories. His calendar is jammed with speaking engagements, and his business is flourishing.

We have grown up in a world that has not challenged our imagination. Our imaginations are like a muscle that has been in a plaster cast for a long time. Our imagination is atrophied, stiff, weak and full of wrinkles. If I could name a sub rule to rule #6, it would be "There are no rules." Who says you must do things a certain way? Who says you should feel guilty? Who says it cannot be done just because it was never done before?

Steven Spielberg, the producer of the top grossing film of

all time..."ET," had a difficult time being accepted by any major film schools because of his high school grades. Einstein was thought to be retarded as a young person. P.T. Barnum never graduated from grade school. Attorney Clarence Darrow never attended law shool. Charlie Chaplin grew up in the poor sections of London but became one of the best-known comedians in history. In fact, Charlie Chaplin lost a Charlie Chaplin Look-Alike Contest. Walt Disney's first production company went out of business. The examples could go on and on. The fact is that these people possessed a burning desire to achieve and developed creative approaches to overcoming obstacles. Einstein said, "Creativity is more important than knowledge."

Creativity & Problem Solving

You must be a special type of person to invest in a book like this. When I was writing this book, a good friend of mine told me he had doubts it would sell. He explained that I was really targeting people that are the go-get-'em type. He said a certain percentage of people do not believe there is an unconventional way of reaching goals. I believe people are trying to find better and different ways of doing things, and once the imagination gets in shape, the sky is the limit.

And yet, as special as you are, you too are exposed to the negatives of this world. You can be convinced that your life is beyond your control. You can get depressed at times and you can lose a little hope. It is at these dark hours that the real achievers set themselves apart from everyone else. We all have problems. Your problems may seem unique and more serious than everyone else's, but they are not. All of us face extreme cases of adversity at times. At these times dig deep and rely on your character. Know that your objective is to enjoy life, so do not let it get you down too long. Adversity is part of being alive and the real world provides its fair share of hard knocks. You will come back!

Do not allow your problems to compound as fast as you are going to make your money compound. Money and problems seem to possess the same properties. Remember the discussion concerning leav-

ing your money alone so it could multiply faster and faster? If you leave your problems alone, they, too, will multiply. There is only one thing to do with problems and that is to eliminate them before they grow into bigger problems. If you are unhappy, regardless of your financial worth, you are living a life of poverty.

My grandfather passed a great piece of advice to my father and my father passed that advice to me. And guess who I am going to pass the advice to? O.K., I am going to pass the advice to you. The following statement will be worth hundreds of times the cost of this book if you memorize it and live by it:

> "If you do not feel comfortable in a situation, either change it or get away from it."

This advice has saved me from a tremendous amount of otherwise self-inflicted adversity. This philosophy will help you to destroy the compounding effect of problems. Our ability to handle problems determines whether we will be a happy person or a miserable person. The following formula may help you incorporate the philosophy that my grandfather shared with us:

Step One: Take a sheet of paper and make three columns.

Step Two: In column one list everything you have to be thankful for and are working toward. Column two, list everything you feel negative about. Column three, list the negative items you have control over.

Step Three: Cross out column two and forget about it...it is making you miserable, and you can't do a thing about it anyway.

Step Four: Take the negative items you have control over and design a plan to address those problems. Do not talk or complain about this column, just act on it.

Step Five: Finally, determine how much of your time you wish to allocate to column one and column three.

In the cosmic perspective the amount of time you spend in this life is less than a fraction of a fraction of a second. I once

heard a speaker tell an audience that if our life was included in a huge ten volume story on the history of the earth, we would not have been around long enough to amount to one letter.

Problems can almost seem humorous when viewed in the proper perspective. The following information was taken from the amazing book called Cosmos by Carl Sagan (see references):

> "Scientists claim there are some hundred million galaxies and hundred billion stars and perhaps ten billion trillion planets in our universe. Andromeda is the next closest galaxy to the Milky Way. The Milky Way is where we are located. Andromeda is about two million light years from you. In fact, the entire universe is probably bubbling over with life."

The point is, do not let problems get you down. You are only going to be around for less than a fraction of a second in the cosmic perspective. Handle your problems now and look optimistically toward tomorrow.

Creativity & Communication

There are far too many spectators in the real world. Once you begin to survive and prosper in the real world, you will automatically develop a gallery of critics. They often look at another's success and make excuses for the lack of their own. There is an old Chinese proverb that goes, "Man who says it can't be done should not interrupt man doing it." Do not work hard to please the critics in the real world because you never will.

> Bullfight critics ranked in rows
> Crowd the enormous plaza full,
> But only one man is there who knows
> And he's the man who fights the
> bull.
>
> - Robert Graves, 1785

In fact, when life gets you down a little, do not tell anyone.

Some will be glad to hear the bad news and the rest will not care. Never show people your weaknesses or let them know you are down. Share your feelings with a loved one or turn your attitude around by yourself. If you are to survive and prosper in the real world, be a rock of self-confidence. Let your self-confidence come through in all your communications and people will learn to depend on you and trust you.

Empathy is the best quality you could develop to help you survive and prosper in the real world. Empathy is defined in the Merriam-Webster Dictionary as, "capacity for participating in the feelings or ideas of another." Once you develop the skill to put yourself in another person's boots, you will meet with a level of success undreamed of. Empathy is a learned skill and there are very few masters of the art. Can you feel the pressures, responsibilities, concerns and feelings of another person? What makes other people tick? Once you understand people and what makes them respond in a given situation, you will be able to identify all types of win-win-win situations.

Develop a 3"x5" index card file on the people you do business with. Record important things about them, their interests and information concerning their jobs or projects they are working on. Once you know what people are interested in, send them articles and books on the subject. Show an interest in their interest. You will be surprised how much you can learn, and it will be fun to hear the enthusiasm in the person's voice. Enthusiasm is always contagious.

Listening is a two-way street. Receive other people's opinions openly and let people know you are listening. It never ceases to amaze me how much people will actually tell you if you listen carefully. People will tell you what is bothering them, what is making them happy, what their concerns are, what they need to hear to buy your product and what they need to hear to hire you. In fact, many people who do the hiring make a very conscious effort to listen to the candidate more than they speak. This is because it is so easy to speak rather than listen. If you listen well enough, you can land a job with a few well-chosen sentences which get right at the issue of filling someone's needs. Make every effort to divide your time in speaking and listening 50/50. And when

in doubt, let your two ears do the work rather than your one mouth.

Observing people can reveal a great deal. Is their desk clean or cluttered? Are they fidgety and distracted, or can they concentrate on the matter at hand? Does their phone ring a lot, or are the calls screened? Is the person in good physical condition, or does he appear under stress and unhealthy? Can they look at you, or do they glance around the room? Do they have a picture of their family in the room? Are there any models, trophies or plaques that would represent past accomplishments or present hobbies? All of these observations can provide you with a good instinct (gut feeling) about what motivates people. If a person seems unorganized and under stress, possibly your confidence in "taking responsibility" and "carrying your weight" would be an appropriate position to take. If you are talking to a person who is very organized, composed and able to concentrate, possibly "learning the ropes" and contributing to the "team" would be a good position to take. I am sure a deaf person could demonstrate the power of observation, in many cases observation will tell you more than your ears can hear.

Speaking is probably the most over-used tool in the area of communication. Remember that certain items that are apparent and clear to you are not as clear and obvious to someone else. Do not take your own knowledge for granted. Once you begin to specialize in an area of expertise, it is not hard to leave other people in the dust...don't do it! Be brief and to the point in speaking to people. Do not bore people with details, and do not feel they "need" to know everything you know about a subject...they don't! When you speak to people, do it with a purpose and in a manner which holds people's interest even to the extent of entertaining them. And always know who you are speaking to. What is their interest? What is their story? Then be selective in what you say.

People simply want an opportunity to be understood. If you can fulfill this basic need, you will be a master of communication and a highly respected person in the real world.

Creativity & Humor

Life is too short to go through it with a sober face and a serious disposition 100% of the time. In many cases people create their own stresses and anxieties simply because they cannot loosen up a little bit.

When I first entered the real world, I started looking for a job. After talking with a couple of people I was invited to send in my resume. I was concerned about the structured environment and the lack of a sense of humor that existed in the first couple of opportunities. So when I sent in my resume, I clipped a picture of me to it. In the photo I was dressed in a tux and toasting the camera with a glass of champaign...I never heard from those people again. I thought I did a pretty good job of pre-qualifying those job opportunities. They did not even want to talk to me when I followed up, but I have had a fortune worth of laughs out of that ever since I sent that photograph in with my resume. There is a time and a place to laugh...most of the time...almost any place.

People enjoy being around happy people. I am not telling you to be the rodeo clown, just do not take yourself so seriously. For instance, I would like to emphasize the fact that just because something has not been done in the past does not mean it cannot be done. I could look at you with a serious face, point to different graphs and reference specific research, or I could make my point with the following story:

> Once there was a big Texan who was up in Alaska hunting grizzly bear with two Eskimo guides. They were sitting around the cabin one night cleaning their rifles when the Texan started bragging. He said, "In Texas we hunt those big bears with our "bear" hands. Let me show ya," at which point he bundled up and headed out into the pitch black night, in the face of a mean blizzard. The Eskimo guides just looked at each other and shrugged their shoulders. One and a half hours went by when they heard a faint scream for help and a deep angry growl. Soon they could see the Texan, he was running at full

speed with the grizzly close behind swooping his big paw at the Texan. The Eskimo guides opened the cabin door. Suddenly that big grizzly bear ran in the cabin and the door slammed shut. The Texan yelled, "Skin that one, boys, I am going out for another one."

This story should give you an idea of what happens to people that do not think something can be done. But the fact is these types of stories provide a lighter atmosphere to do business in. Be able to laugh on a moment's notice and do not get loaded down with facts and figures. The information age that we are now entering is not going to solve all of our problems or give us all our answers. Human interaction will always be supreme, and the tough decisions of tomorrow will still be agonized over by people just like you. If you can provide these people with information in an atmosphere where they enjoy your company and the discussion, you will be sought out often.

In fact, the following formula may help you in determining who you want to do business with in the real world:

You Either -	
1. Make Money	1. Have Fun
2. Break Even	2. No Fun
3. Lose Your Ass	3. Pain in the Ass

Your standards on the basis of the evaluation:

1. Good: Has fun and makes money (1&1)
2. Acceptable: No fun but you make money (2&1)
3. Possibly Acceptable: Fun and you break even...depends on how much fun (1&2)
4. Must Upgrade: No fun - break even (2&2)
5. Completely Unacceptable: Pain in the ass and you lose your ass - gone or going (3&3)
6. Dangerous: Fun but you lose your ass - watch out for this one (1&3)
7. Questionable: Pain in the ass but you make money. Suggest you try to upgrade. (3&1)

Creativity & Experience

Henry Ford once said, "You take all of the experience of men over 50 out of the world, and there wouldn't be enough left to run it." Elbert Hubbard said, "A failure is a man who is unable to cash in on his experience." Gration once said, "At twenty years of age the will reigns; at thirty, the wit; and at forty, the judgement." Using the experience of others is simply another form of leverage. There is nothing in this life you will pay more for than your own experience. Why not use Other People's Experience (O.P.E.) to help you accomplish your goals? We are living in a civilization where the older people are beginning to outnumber the younger people. There is so much opportunity to learn from older people it puzzles me why more younger people do not take advantage of it.

Have you ever heard the following story about the young person who went to a very successful old timer to discover his secrets?

Young Person: What has made you so successful?
Old Timer: Right decisions!
Young Person: How did you make those right decisions?
Old Timer: Experience!
Young Person: How did you get that experience?
Old Timer: Wrong decisions!

You have a tremendous opportunity to avoid recreating the wheel by avoiding the hundreds of mistakes made by others. But regardless of how much we hear it, I know you will still have to see for yourself and make the same mistakes all over again. Just weigh the advice of an experienced individual heavily. I once had a wrestling coach named Doug Blubaugh who said, "The more I know, the more I realize how much I don't know." That is a pretty impressive statement when you consider that this individual won every major tournament in the world and was named the most outstanding wrestler in the world after he won the 1960 Olympics in Rome. If you do not feel somewhat ingorant as you enter the real world, it is probably because you are more ignorant than you know.

My personal experience demonstrates that the successful old

timers are more open to my aggressive ideas and unconventional way of doing things than my younger peers. I think this is because there are really not too many new ideas that they have not heard. Most of the time if you dream up a new idea, if you look hard enough, someone else has already thought of it. What the people that have been around awhile see in you is the wear-with-all to turn an idea into reality. And to turn an idea into reality you must know how the real world works. I have often asked older people to share a few rules of thumb with me. Just ask, "Could you give me a few pointers concerning being a success in the real world?" You will not believe some of the crystal clear, common sense answers you will hear. Suddenly your ideas will come together like a clap of thunder.

Right now as you read this book, I know there are hundreds of people wishing they would have written this book. They knew there was a need, they may have been intending to write it for many years now, but they never got around to it. Share your dreams and ideas with more experienced people that you trust. Let them help you fill that huge canyon between ideas and action. They have done it many times, and they can give you a detailed road map to accomplish your goals. People that have experience have been where you are going...go find out what is in store for you, I promise it will be an eye opener.

Creativity & Power

There is one thing that becomes very obvious as you begin to meet powerful, successful people. Most of the truly powerful people do not necessarily view their power as a blessing. They tend to disguise their power, and they use it with extreme caution and as sparingly as possible. Those who are power hungry never seem to be powerful people. They are rarely given the reigns of power, and in instances where they do gain some power they abuse it terribly.

You do not need to have people "report" to you. You do not need to make "all final decisions." You do not need to "control the meeting." These types of responsibilities will all find their way to you in good time. And when they do, you will miss the day

when you were able to operate without the weight of responsibility and power. It is not bad to have power. It is bad to seek power for the sake of having it. It is bad to abuse power once you get it.

Continue to be innovative and creative, and you will receive the respect of others. Respect is where the real power is. People will work their tails off with you on a project if they respect you. You will be singled out as the leader based on your performance and not your drive for power. You will know you have done well if at the end of each day you know they will respect you in the morning...

A Tremendous Demand for Creativity

American industry has identified a need for creativity as worldwide competition increases. The search for ways of doing things different is continuing. Each year Americans spend millions of dollars for motivational tapes, courses and books which promise to improve upon an individual's knowledge. Many people are crediting these programs for their improved management skills and effective business techniques. Colleges are refining their course work in their schools of business. Industry is providing training programs and professional seminars to improve business talents, know how and communication effectiveness.

The real successes are people that know deep down in their heart that they can accomplish what they want. They know nothing can stop them from reaching their goals. They pursue their dreams with dogged determination and high intensity. They begin to see advantages to what was once considered a problem. They find a much less time-consuming and less expensive way of producing a product. They discover a new way of positioning a marketing strategy to generate more sales. They discover ways to work with people efficiently and productively. They provide others with new ways of looking at things. Approach the real world with an open mind and do not hesitate to try something a little different...Be Creative.

I bargained with life for a penny
And life would pay no more.
However, I begged at evening,
When I counted my scanty store.

For life is a just employer;
He gives you what you ask,
But once you have set the wages,
Why, then you must bear the task.

I worked for a menials hire,
Only to learn, dismayed,
That any wage I had asked of Life,
Life would have gladly paid.

- Jessie B. Rittenhouse

CHAPTER SEVEN

Rule #7: How to Play the Odds in Your Favor

I recently had an opportunity to visit the beautiful city of San Francisco. When I went out for a run along the bay heading toward the Golden Gate Bridge, I could not help but notice all the magnificent yachts and sailboats. Then I got to thinking - There were literally thousands of those boats around the San Francisco Bay area. Who owned them? What did they do for a living? How much did they pay for those "big people's toys" - $100,000, $1,000,000 or more? How did people ever make enough money to buy one of those things?

The fact is, if we were to ask Jimmy the Greek what your odds are of ever being able to afford a yacht, most people would not bet too much money on you. Only a very small percentage of the people could possibly afford an expensive yacht or sailboat. But let's look at it a different way...thousands of people can afford a yacht or sailboat. As of this writing, I know of a list I could buy with over 114,000 yacht owners. And if all of those people can do it, why can't you?

We have talked about hard work and the importance of being hungry to achieve. We discussed some of the things you can do to dig up the information you will require to be prosperous. We have pointed out the importance of sheltering income after you earn it and keeping a portion of your money growing for the future. I hope by this time in the book you are motivated about your future and feel excited about some of the alternatives you have available. Consider your motivation and enthusiasm as the horsepower which will move you ahead at a fast pace. But hard work and enthusiasm will not bring you prosperity unless you direct your energies properly. Directing your energy into the most profitable and rewarding areas is another form of leverage. Many people work as hard as their counterparts but are not in nearly the same situation in terms of reward for their efforts. The difference is how each person utilizes information. You must know how to play the odds in your favor.

The Odds & Your Health

Dr. Don Ardell, a "well"-respected wellness advocate, makes the following statement:

> "Wellness is fun, romantic, hip, sexy and free. People who practice it are better looking, have higher morale, superior bowel movements and more antibodies against disease. They also become wildly popular, tax exempt, and get elected to office."

The fact is that the cost of medical care has increased 1,500% in the last 30 years. In 1982, we paid a staggering $340 billion medical care bill, and a 300% increase in the cost is expected in the next ten years. And yet, we know that 90% of all incidence of heart attacks and strokes are preventable. 80% of lung cancers could be avoided if people did not smoke cigarettes. 50% of all serious automobile accidents involving fatalities are alcohol related, and the list goes on and on. The sad part of the story is that less than 3% of our total expenditure for medical care goes to preventing disease. And 80% or more of all medical care claims are a direct result of people's life styles.

Your health is your most valuable asset. You could not make a better investment with your time than to spend it on doing the things that will keep you well. Dr. Conrad of the President's Council on Physical Fitness and Sports has made the following statements regarding people's incorrect attitudes concerning physical fitness:

A. They believe their need for exercise diminishes and eventually disappears as they grow older.
B. They vastly exaggerate the risks involved in vigorous exercise after middle age.
C. They overrate the benefits of light, sporadic exercise.
D. They underrate their own abilities and capacities.

In a study done in Alameda County, California on 6,928 adults

by Dr. Lester Breslow, Nedra B. Belloc and their colleagues, a seven-point Physical Health Spectrum was developed. They used the World Health Organization's definition of health as a guide. It states, "physical, mental, and social well-being, not merely the absence of disease and infirmity." Dr. Breslow states that, "A man at age 55 who follows all seven good health habits has the same physical status as a person 25 to 30 years younger who follows less than two of the health practices. The daily habits of people have a great deal to do with what makes them sick and when they die than all the influences of medicine."

The seven-point Physical Health Spectrum are:

1. Usually sleep 7-8 hours
2. Regularly eat breakfast
3. Rarely or never eat between meals
4. Roughly, weigh between 10% under or 20% over desirable amounts
5. Regular exercise
6. No or moderate drinking
7. Never smoke cigarettes

Stay healthy so that you have the energy to enjoy your life. Everything should take second priority to the maintenance of your own health and well-being. Play the odds in your favor in regards to your personal health and lower your risk of a premature disability or planting.

In the real world, stress and ill health take a big toll on people's lives. There is a subtle theft of time robbing people who are unhealthy. They are losing precious time with their spouse, their children and their friends. To survive and prosper in the real world, you must be well balanced. Take your fair share of time for rest, recovery, and recreation. If you maintain your health, you will find yourself with energy, enthusiasm, and persistence. Just keep that battery of yours charged up.

"Good health and good sense are two of life's greatest blessings."

- Publius Syrus

80% vs. 20%

When you spend time working toward your goals, ask yourself if you have your priorities straight. What are you working toward right now? What is your objective in regards to your efforts? Continue to ask yourself these questions. Most of the people spend 80% of their time attending to unimportant matters and 20% of their time on the activities that really produce results. When you invest your time, spend 80% of your time on the top 20% greatest potential results.

Recently a student came to me for advice and agreed to follow the suggestions in this book. He told me that many of his friends thought he was crazy for spending so much time in the library. But he knew what he wanted, and every minute spent in the quite hours of research was taking him on a direct path toward his goal.

Imagine yourself jumping on a plane and heading out to a sun-drenched island any time you want. Picture yourself doing business all around the world. Think about yourself attending seminars in the cities of San Francisco, Houston, Honolulu, New York, and Phoenix (Phoenix in the winter). What will you feel like when you can afford the home you want in the location of your choice? Or simply imagine yourself being content and fulfilled according to your own definition of success. This can all be yours if you truly want it bad enough and if you direct your energies in areas that will get you where you want to be.

60% vs. 40%

In any given workforce less than 20% of the people produce over 60% of the total volume of business. More than 80% of the people in any given group produce less than 40% of the total volume of business. There are probably many reasons for this phenomenon, but I will share my personal feelings with you. 80% of most groups of people believe their employer or the world owes them a living. It is precisely this attitude that has destroyed civilization after civilization throughout the course of history. People just do not believe that their individual efforts make any differ-

ence, and they could not be further from the truth. One motivated person can make all the difference in the world.

The people in the 20% group believe they owe something to their employer or their own business. They know what is good for them. They know that win-win-win situations do exist in the real world, and they create many of these situations throughout their career. They know that if they can achieve their goals, everyone involved will benefit. If you bought this book, you are probably in the 20% group. Why don't we all do our country and our next generation a favor? If each and every person reading this book could get one person in the 80% group to improve or change their attitude and qualify that person as a 20% group person, we will make an impact on the future. We will all be a little better off. Each of us must think of ourselves as a separate business, because we are all in business for ourselves regardless of whether we work for someone else. This type of attitude will insure a good work ethic for all of us.

98% vs. 2%

There are two types of people in the real world. The 98% people and the 2% people. We live in an extremely competitive society. Other people will always be trying to take your business away from you, get promoted faster than you, offer a better product, faster services, and more unique benefits than you have to offer. When a need is identified, it always seems as if an army of people are on hand to fill that need.

You will always find yourself in fierce competition if you are an achiever. And there is nothing you should enjoy more than a good competitor. A good competitor will make you better than you ever dreamed of being. I would be extremely disappointed if I did not compete with other people, it adds a little spice to my life. If you are truly dedicated to surviving and prospering in the real world, and when it comes time to put it all on the line, you will find that 98% of all your competitors will quit on you. 98% of all the people in the real world will submit to you if you have made a complete and total commitment to achieving your goals. 2% of the people in the real world will call your card

and take you right down to the wire. Always prepare to compete against the individuals who fall in the 2% category. With the proper preparation you will develop an ability to perform under pressure and enjoy the competition.

The 5% Rule

On an individual basis always prepare to compete against the 2% of the people that never quit. But when it comes to the big picture, it may be an impossible dream to be the number one expert in a given industry. Whatever profession you choose, do not feel you must be the best in the business, that could take a number of years and experience. Make every effort to choose an area where you can place yourself in the top 5% of performers in your area in a reasonable amount of time. Your first goal is to get involved in your career, your second goal should be to get in the top 5% of your specialty as expediently as possible.

Do some research and find out approximately how many people are identified as being in your specialty. Then determine how people in your field are evaluated. Look at the performance record of the population and make an attempt to develop a bell-shaped curve based on performance standards. Soon you will know what will be required of you to get in the top 5%. Develop a step-by-step plan for getting there. If there is no published data regarding your field, make estimates yourself, but get in that top 5% no matter what it takes. Once you are in the top 5%, begin to think about being the best, but stay in that 5% range regardless of the fact that you are able to be number one or not.

Most people do not like to accept responsibility. This fact provides you with a fantastic opportunity to move closer to the top 5%. Seize responsibility at every chance. There is usually far more to gain than to lose by accepting the challenge of more responsibility. To move the offer of increased responsibility in your direction always be at least 25% more prepared than your peers. Share your good ideas with the decision makers, submit excellent results in the form of a well-designed verbal or written report. Speak up in meetings and demonstrate your unique qualities and your potential value to your employer.

4 to 1

According to Louis Rukeyser, in his book, What's Ahead for the Economy:

> "...we are creating new business six times faster than we did in 1950; that the amount of venture capital available for nurturing them has doubled since 1974; that high-tech entrepreneurs are giving us a window on the future; that during one recent seven-year period when U.S. big business didn't add a single net new job, U.S. small business added fully 6 million."

If you are considering starting your own business, the odds are about 4 to 1 against your success. But there are a number of people pulling for you. The Small Business Administration has a number of free booklets available for you to help you run a business (see references). The National Chamber Foundation and your local Chamber of Commerce have programs available to help entrepreneurs start businesses.

As an entrepreneur, you have one of two ways you can utilize to get started:

1. Raise venture capital
2. Start on a shoestring

There will always be funds available to follow a good idea. If you require equipment, facilities and personnel, you may want to introduce other investors to your idea and business plan. If you go this route, do your homework, utilize the advice of an attorney and an accountant. Do not underestimate your capital needs for at least the first two years of running your business. When you present your idea to investors, have a very clear picture in mind of where your business is going and on what timetable. Ask yourself all of the hard questions first because the investors in the real world know what the odds are. You better sound convincing and have hard data and sound reasoning to back you up.

If you start your own business, you will be doing so for one primary reason...to make money. And people who invest in you and your idea will expect a return on their investment in a reasonable period of time. If you are going to utilize venture capital to start a business, make sure you know what you are doing. Make every effort to lower your risks and to provide your investors with an attractive opportunity to make a good investment.

The other way to start a business is on a shoestring. There is a good saying in the real world of business: "If you want to double your profits, cut your expenses in half." There are many successful businesses in existence which started out as a part time interest. For instance, consulting and self-publishing are just two types of businesses that can start on a shoestring. I know of a few individuals who have developed a profitable little business teaching Aerobic Dance.

If your soul is all on fire to be an entrepreneur, consider starting on a shoestring. Devise a way to begin a business with very little up-front cost. When you have developed your business to a profitable level and have clearly identified your market, you may consider taking your track record into the investor market for venture capital.

It is not easy starting your own business. You may be able to decide when you want to work, where you want to work and how you want to work; but if your business is going to be a success, you will need to put in almost twice the number of hours as the person who works for someone else. But the American Dream is still alive, and if you have the desire and the know-how to beat the odds in starting your own business, the rewards are substantial.

Very Few See the Obvious

FEATURE FILMS ARE THE
RESULT OF YEARS OF SCIENTIFIC
RESEARCH COMBINED WITH THE
EXPERIENCE OF YEARS

Now, count the F's in the above paragraph. How many did you count? Do you see three of them? Most people count three F's when

they look at this paragraph. What if I told you there were six F's in the above paragraph, and I could prove it to you? Go back and count them again. If you can develop a talent to see the obvious, you will be amazed to find the answers looking at you as clear as day. Through preparation you will be able to see the win-win-win situations which look us in the face each day. You will be playing the odds in your favor and placing yourself in the percentage of people that are successful. You will not accept the shallow and superficial reasoning that is running rampant in our society today.

You will soon learn that most people do not enjoy establishing goals and working for them. In some cases people work harder than anyone else, but they do not have direction and purpose. The answers on how to survive and prosper in the real world are around you every single day of the year. You are being provided with opportunities every day, you must train yourself to see them. And do not take opinions as truth until you have a chance to learn more about the subject. Be proud, forthright, honest, work hard, have a purpose, and you will be playing the odds in your favor.

Did you count the F's in the word "of"?

The Summary

The real world is not going to be a cake walk. There will be times when you will work so hard, you will wonder how much longer your legs will hold you up. Then when you finally get a chance to relax, you will realize you are just able to make ends meet. And the media will continue to pound you with bad news 24 hours per day. When you finally venture out of your comfort zone in a genuine effort to make a better life for yourself, the critics will come out of nowhere to encourage your failure. Only after you have taken your financial risk; worked long hours; traveled hundreds of miles; experienced sleepless nights; after hours and hours of meetings; after hundreds of rejections and objections; and after thousands of memos, forms and letters, then you may have turned your dreams into a reality. The chances are slim that you will ever be thanked for providing jobs, new revenues to suppliers, services to clients, and taxes to the Government. You will more likely be booed and heckled at by the misinformed and the frustrated.

There is really only one way to beat all of these odds. You must have fun doing it. Everyday know in your heart that it is the right thing to do. This country was founded on the premise that even you can be rewarded for your efforts and experience - a quality of life you have imagined for yourself. Once you make up your mind to survive and be prosperous in the real world, do not let anything stop you from achieving your goals. People have been surviving and prospering in the real world for generations, with each generation facing its own unique set of problems and obstacles. You can survive and prosper in the real world even today.

Start today! Are you enjoying what you are doing, are you having fun with your life right now? If you are majoring in an area because it will help you get a better job later, but you can barely tolerate it now, you are not training yourself for a good job, you are preparing yourself for mediocracy. Take courses, read books, examine literature, and associate with people you are interested in. Have fun with your education and you will develop an unsatisfiable curiosity and fascination with the subject you

are studying.

Think of your job as choosing a husband or wife. You would not date or marry a bum, would you? You would not settle for someone who made you feel bad or took advantage of you. You will more likely look for someone you enjoy being with. Someone who cares about you, is interested in you, is willing to share with you and help you grow. Jobs should be given as much consideration. Don't take the first dog that comes along. Be picky because you're worth it.

Most people do not end up in a professional area that was related to their concentration during college. Train yourself to meet a challenge, have fun researching a topic, enjoy talking to other people about it, and you will develop these characteristics in everything you do for the rest of your life. Don't go through a college curriculum burnt out, unimpressed and bored just so you "might" be able to "get a good job someday." All you will turn out to be is a burnt out, unimpressive, boring person.

When you get involved in the real world, use the specialties and experience of other professionals in your favor. Pay the lawyer, pay the accountant, pay the consultant and pay the real estate broker for their advice and recommendations. Don't roll your eyes and curse their fees. Build up a small cash reserve of $200 to $500 or more to access these people from time to time. They can save you hundreds of hours of work and advance you toward your goals at star wars speed. Just be well prepared with good questions.

Keep a record of your accomplishments, public speaking engagements, seminars you attended, special courses, interviews you conducted on the old pros, etc., etc. Build a written record on these things, and it will provide you with an inventory of your strengths and accomplishments, which will cause you to have confidence and persistency. If people say nice things about you, your products or your company, write a letter from them to you and ask them to put it on their stationery and send it to you. You'll have a file of documents from truly satisfied people...and you wrote them all yourself.

I hope you make a decision to survive and prosper in the real world. Our country needs your Yankee ingenuity, determination and

energy. The tools are all around you to help you accomplish your goals. And maybe (hopefully) this book has helped give you a toe hold on your future. Nobody else is going to make you survive and prosper, you must do that for yourself. I simply wanted to motivate you to do so. You know the old saying, "You can lead a horse to drink but you can't make him water."

REFERENCES

There are many excellent books and newsletters available in a wide variety of subjects. Unfortunately, it would be impossible for me to read them all. I've decided to list my personal favorites first. I believe they will provide you with information that can help you attain your goals. In addition, their reference sections will offer you a wide variety of additional reading to choose from.

You can get a little discouraged when you realize how much information is available. There is no way you could read it all. My recommendation is to read at least one book a month on the subject of your interest. For each area that you are setting goals you should subscribe to two well-chosen newsletters. For instance, "Personal Finance, the Inflation Survival Letter" would be an excellent start in the area of creating personal wealth. Your goal should be to read 24 books in your areas of interest and be subscribing to at least 8 good newsletters in the next 24 months. Starting with today's date, divide the next 24 months into quarters. Send out for free information on books and newsletters. After you review the literature, decide on your first choice. Buy a newsletter each quarter and a book each month, this will make the process affordable and manageable.

Don't be intimidated by the volume of information available. Just choose what you will spend your time on carefully and then make decisions accordingly. You can go crazy if you start trying to read everything in a subject area.

I've read most of the following literature. I don't agree with or endorse everything that is said in all of these publications. But they will make you think and provide you with your own set of alternatives.

When you write for free information, your name and address will most likely be entered into a data base. This data is exchanged and sold in the marketplace. You may wish to use your most permanent address so you can continue to receive information from the real world.

Buchanan, Jerry M., "Towers Club USA Newsletter," Box 2038, Vancouver, WA 98668.

Jerry Buchanan is an amazing source of information. Many of my books and other references were ordered from Jerry's unbelievable library. Jerry has just come out with another great newsletter titled, "Information Age Newsletter." He has written a book about self-publishing called The Writer's Utopia Formula Report, self-published. Write Jerry for more information. He is an invaluable resource.

Haroldsen, Mark O., Financial Genius, Self-published, Mark O. Haroldsen, Inc., 1831 Fort Union Blvd., Salt Lake City, UT 84121, 1980.

An excellent self-published book which explains how to get rich in the area of real estate. Mark Haroldsen also offers the "Financial Freedom Report." Write to: Marko Plaza, 1831 Fort Union Blvd., Salt Lake City, UT 84121. If you're interested in the area of real estate, this would be an excellent beginning.

Karbo, Joe, The Lazy Man's Way to Riches, Self-published: 17105 South Pacific, Sunset Beach, CA 90742, 1973.

The story behind this book is as fascinating as the book itself. You may have seen the ads for this book in a number of magazines. Joe Karbo wrote that ad in two hours and then advertised the book. When the advertising worked, he had the book done in a few days. Joe Karbo has died of heart disease since he published this book. His family now runs the business. Rumor has it that over 1 million copies of this book has been sold at $10.00 each. The section on how to write copy was worth much more than the $10.00 I paid. This book is a legend, you should own one.

Mann, Richard D., Warning: A Salaried Job May Be Hazardous to Your Wealth, Self-published: Divisersified Marketing Corporation, 401 South Hartz Ave., Danville, CA 94526.

This book was written especially for a person who aspires to be an entrepreneur. It is an excellent book which provides the nuts and bolts of actually starting your own business. Mr. Mann does not take anything for granted. He spells out exactly how to get your business started. It is an excellent book; I've read it more than once. But I must add I also believe a salaried job need not be hazardous to your wealth - you decide!

Poynter, Dan, The Self-Publishing Manual, Self-published: Para Publishing, Box 4232, Santa Barbara, CA 94103, 1977.

Dan Poynter identified a need for information in the area of hang gliding, so he wrote a book about it. It was a smashing success, and he has successfully self-published many books since then. This book on self-publishing is a must for you if you are thinking about trying your hand at self-publishing.

Tucker, Loyd B., How to Start and Operate a Profitable Homemade Booklet Business, Self-published: Modern Manuscripts, Box 548, Woodville, TX 75979, 1982.

Mr. Tucker offers a refreshing common sense approach for those interested in making money in self-publishing. He is a fine gentleman who has made a comfortable living in this business. He does everything himself including the printing. And in this booklet he tells you how he did it. This is absolutely one of the most powerful and useful pieces of information you could have in your library.

Allen, Robert G., Creating Wealth, New York: Simon and Schuster, 1983.

Robert Allen is also the author of Nothing Down and puts out a newsletter titled, "Real Estate Advisor." It is designed to help people with investment decisions in real estate. Write to: The Allen Group, Inc., 145 East Center Street, Provo, UT 84601. Mr. Allen speaks from the voice of experience when he tells you how to create wealth. Both of his books are smashing best sellers that you should not miss.

Casey, Douglas R., Crisis Investing - Second Edition, New York: Pocket Books, 1980.

Mr. Casey is also the author of The International Man and Strategic Investing. He puts out a newsletter titled, "Investing in Crisis." Write to: International Fund Management, 15 Oakland Avenue, Harrison, NY 10528. Forbes reports, "This man's investment portfolio is up 54.5%." Several people have made the comment that Mr. Casey takes the fun out of speculating with investments. He is a real investment genius.

Clason, George S., The Richest Man in Babylon - Latest Edition, New York: Bantam Books, 1982.

Mr. Clason has put together a fascinating book which shares the ancient secrets of creating wealth. Those secrets remain unchanged since they were recorded on clay tabloids in ancient Babylon. You can read this book in a couple hours. If one of your goals is to be prosperous, this is the first book you should read.

Hall, Craig, Craig Hall's Book of Real Estate Investing, New York:

Holt, Rinehart and Winston, 1982.

Craig Hall is a widely respected expert in the area of real estate limited partnerships. If you or someone you know is interested in a more passive investment in real estate, this book can show you how. For people in the 40% tax bracket or better, this is an excellent way to invest. Allow Craig Hall to teach you all about it. You'll raise the eye brows of the old timers when you can intelligently discuss real estate limited partnerships. Craig Hall started with a $4,000 loan at age 19. As of this writing, he is 33 years old and has a net worth in excess of $25 million.

Hodgson, Richard S., The Dartnell Direct Mail and Mail Order Handbook - Third Edition, Chicago, IL: The Dartnell Corporation, 1980.

This book is thick, It is an invaluable reference source if you want to write better or sell better. Mr. Hodgson is a genius in the area of Direct Marketing. A valuable addition to your library.

Hopkins, Tom, How to Master the Art of Selling Anything, New York: Warner Books, 1982.

Tom Hopkins' book may have you considering a career in selling. Even if you don't consider yourself a salesperson, this book will be a great help to you in the real world. Mr. Hopkins also lists some other innovative, educational products he has developed in the area of selling. Write to: Tom Hopkins International, Inc. P.O. Box 1969, Scottsdale, AZ 85252. I encourage you to look into Mr. Hopkins' highly motivating books or educational products.

Ringer, Robert J., How You Can Find Happiness During the Collapse of Western Civilization, New York: Harper & Row, Publishers, 1983.

Mr. Ringer is also the author of Winning Through Intimidation, Looking Out for #1 and Restoring the American Dream. He puts out an excellent newsletter. Write to: "The Tortoise Report," 2001 South Barrington Avenue, Suite 216, Los Angeles, CA 90025. Mr. Ringer gets to the point. He is an excellent writer and will cause you to think hard about things you've taken for granted in regards to your own freedoms. You'll not experience a dull moment when you read Mr. Ringer's publications.

Ruff, Howard J., Survive and Win in the Inflationary Eighties, New York: Warner Books, 1982.

Howard Ruff is also the author of How to Prosper During the

Coming Bad Years. His company also puts out the "Financial Survival Report." Write to: The Financial War Room, Target, Inc., 6612 Owens Drive, Pleasanton, CA 94566. The first time I read one of his books it was outdated. Almost everything he predicted has come to pass. Mr. Ruff is an amazing eye-opening author.

Rukeyser, Louis, What's Ahead for the Economy - The Challenge and the Change, New York: Simon and Schuster, 1983.

Mr. Rukeyser is an excellent writer. He will explain why things are happening as they are in our economy. He is one of those people that makes economics an enjoyable subject to read about. He offers hard facts and statistical data to back up his unconventional approach to solving our economic woes. A great first book to read if you want to "know thy economics."

Skousen, Mark & Joann, Never Say Budget, P.O. Box 611, Merrifield, VA 22116.

Mark Skousen is a consulting editor for the newsletter, "Personal Finance." Never Say Budget will help you keep what you earned and help you get your money working for you. It is an excellent guide to payroll deductions and automatic investment techniques.

"Executive Book Summaries," 100 Heights Road, Darian, CT 06820.

This is a unique service which condenses the best-selling books for your brief review. People will wonder how you ever find time to keep up with all that reading. It takes me about 15 minutes to read a condensed version of a best-selling book. It is an excellent way to keep up with everything without zapping your time.

Other Financial Newsletters

"The Aden Analysis," write to: Adam Smith Publishing, 4425 West Napoleon Avenue, Metairie, LA 70001.

"Hard Money Digest," write to: Hard Money Digest Executive Office, 3005 Grand Avenue, Oakland, CA 94610.

"International Moneyline," write to: 25 Broad Street, New York, NY 10004.

"The Lynch International Investment Survery," write to: Editorial Office, 1010 Franklin Avenue, Garden City, NY 11530.

"The Money Advocate," write to: 4180 West Broadway, Minneapolis, MN 55422.

"National Tax Shelter Digest," write to: 9550 Forest Lane, Suite 604, Dallas, TX 75243.

"Personal Finance, the Inflation Survival Letter," write to: Mr. Brian W. Smith, 1300 North 17th Street, Suite 1660, Arlington, VA 22209.

"Successful Investing and Money Management," write to: Hume Financial Education Services, Executive Offices, Suite 306, 120 Interstate North Parkway, East, Atlanta, GA 30339. (This is a home course in Money Management.)

Selections in Real Estate

Bruss, Robert, The Smart Investor's Guide to Real Estate, New York: Crown Publishers, Inc., 1981.

Cook, Wade B., How to Build a Real Estate Money Machine, Investment & Tax Publications, Inc., P.O. Box 1201, Orem, UT 84057.

Lowry, Albert, Hidden Fortunes, New York: Simon and Schuster, 1983. How You Can Become Financially Independent by Investing in Real Estate, New York: Simon and Schuster, 1982.

Nickerson, William, How I Turned $1,000 into Five Million in Real Estate, New York: Simon and Schuster, 1980.

Selections in Advertising

Benn, Alec, The 27 Most Common Mistakes in Advertising, AMACOM, 135 West 50th Street, New York, NY 10020.

Betancourt, Hal, The Advertising Answerbook, Englewood Cliffs, NJ: Prentice-Hall, Inc., 1982.

Hoge, Cecil C. (Sr.), Mail Order Moonlighting, 104 Arlington Avenue, St. James, NY, 1976. Also the "Mail Order Analyst Newsletter."

Simon, Julia L., How to Start and Operate a Mail Order Business, New York: McGraw-Hill, Inc., 1981.

Stone, Bob, Successful Direct Marketing Methods - Second Edition, Chicago, IL: Crain Books, 1979.

Selections in Health

Ardell, Donald (Dr.), 14 Days to a Wellness Lifestyle, Mill Valley, CA: Whatever Publishing, Inc., 1982.

Benson, Herbert (MD) with Miriam Z. Klipper, The Relaxation Response, New York: Avon Books, 1976.

Brody, Jane, Jane Brody's Nutrition Book, New York: W.W. Norton and Company, 1981.

Cooper, Kenneth (MD), The New Aerobics, New York: M. Evans and Company, Inc., 1970.

Farquhar, John W., The American Way of Life Need Not Be Hazardous to Your Health, New York: W.W. Norton and Company, 1978.

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Vickery, Donald M. (MD) and James F. Fries, MD, Take Care of Yourself, Reading, MA: Addison-Wesley Publishing Company, 1981.

Other Good Selections

Basile, Frank, Flying to Your Success, Self-published, P.O. Box 40321, Indianapolis, IN 46240, 1982.

Blanchard, Kenneth (Ph.D.), and Spencer Johnson, MD, The One Minute Manager, New York: William Morrow and Company, Inc., 1982.

Bloch, Arthur, Murphy's Law and Other Reasons Why Things Go Wrong!, Los Angeles: Price/Stern/Sloan Publishers, Inc., 1982.

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Gittelson, Bernard, How to Make Your Own Luck, New York: Warner Books, 1981.

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Jackson, Tom, Guerrilla Tactics in the Job Market, New York: Bantam Books, 1978.

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Naisbitt, John, Megatrends, New York: Warner Books, 1982.

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Peters, Thomas J., and Robert H. Waterman, Jr., In Search of Excellence, New York: Harper and Row, Publishers, 1982.

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It Doesn't Pay to Work too Hard, by 7 Successful Entrepreneurs, distributed by Peter Li Inc., 2451 East River Road, Dayton, OH 45439, 1978.

Research Assistance, Catalog of Collegiate Research, 11322 Idaho Avenue, Suite 206, Los Angeles, CA 90025.

Step to the Music You Hear - Volumes I & II, by Modern Authors, Boulder, CO: Blue Mountain Arts, Inc., 1975.

Associations

Direct Mail/Marketing Association, Inc., 6 East 43rd Street, New York, NY 10017.

National Mail Order Association, 5818 Venice Blvd., Los Angeles, CA 90019.

National Speakers Association, 5201 North 7th Street, Suite 200, Phoenix, AZ 85014.

Toastmasters International, 2200 North Grand, Santa Ana, CA 92711.

Additional References

"At War With Disease," International Health Awareness Center,

Inc., 148 East Michigan Avenue, Kalamazoo, MI 49007. An audiovisual tape on the professional life of Lewis C. Robbins, MD, MPH. (free information available)

Bowe, Willard B. (Jr.), Creation Enterprises (story telling), P.O. Box 1214, Kalamazoo, MI 49005.

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"National Directory of Newsletters and Reporting Services" - Volumes I-VI, Gale Research Company, Book Tower, Detroit, MI 48226, 1978-1984.

"Reference Books," a brief guide published by Enoch Pratt Free Library, 400 Cathedral Street, Baltimore, MD 21201.

U.S. Small Business Administration. Request information available on Management Assistance Support Services. Write to: P.O. Box 15434, Fort Worth, TX 76119

Copyright Office, Library of Congress, Washington, DC 20559. Request information on how to copyright your literature. They will send you a pamphlet with all the details. As your wealth grows and you develop new product lines or services, consult a competent copyright and patent attorney rather than try to secure ownership for your ideas by yourself.

"How I Did It," Connors & Associates Publishing, 3721 South Westnedge Avenue, Suite 62, Kalamazoo, MI 49008. If you're thinking about writing your own book, possibly a short report on how I wrote this book may help you. Send $5.00 with coupon on last page to the preceding address. (This confidential report is only for people that purchased this book.)

About the Author

Progress & Growth Report

Shawn M. Connors

Shawn M. Connors has been named Vice President of the International Health Awareness Center, Inc., a sister corporation of Pension and Group Services, Inc. Over a period of three years, he has directed the development and marketing of PULSE® — a personal health package. PULSE is designed to help employers address the problem of rising medical care cost and to help individuals improve their lifestyles.

Mr. Connors is on the national lecture circuit on the topic of medical cost management and has presented to many groups including; the American Management Association, the National Education Association and the Lloyds of London Products Workshop. He is a member of the Society of Prospective Medicine, Association for Fitness in Business, and the National Speakers Association.

Mr. Connors graduated from Msgr. John R. Hackett High School in Kalamazoo in 1974 where he was a Michigan High School State Champion in the sport of wrestling. He earned his B.S. degree at Indiana University and interned for two years with Lewis C. Robbins, M.D., MPH former Chief of Cancer Control Programs for the United States Public Health Service. Dr. Robbins is also recognized as the founder of the Health Hazard Appraisal.

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Personal Reference

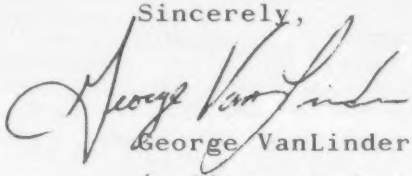
Shawn Connors is an unconventional thinker. I can attest to the fact that Mr. Connors is now surviving and prospering in the real world using the techniques outlined in this book. In 1979, Mr. Connors was just entering the real world. He read a magazine article about Dr. Lewis Robbins and Dr. Robbins' work in preventive medicine. He made a good "contact" with Dr. Robbins and then spent over two years with him learning about preventive medicine. Today Mr. Connors is the Vice President of the International Health Awareness Center, Inc. He speaks on the national lecture circuit on medical cost management to groups such as the American

Management Association and the National Education Association.

Mr. Connors graduated from Indiana University. He was a fierce competitor in a wrestling career that covered 11 years and numerous championship titles. He is trained well in the practices of business from his father who built a one-man operation into a nationally respected corporation. His innovative ideas are taking the field of health promotion and wellness by storm. Mr. Connors and his wife, Joanne, are fun-loving, physical fitness nuts. They reside in Kalamazoo, Michigan.

I am a college student at Western Michigan University in Kalamazoo. I can tell you that if you take the advice in this book to heart, you may develop an enthusiasm for your future you did not know was possible. I hope you make the same decision I have...to take personal responsibility for your own survival and prosperity in the real world. Good Hunting!

Sincerely,



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